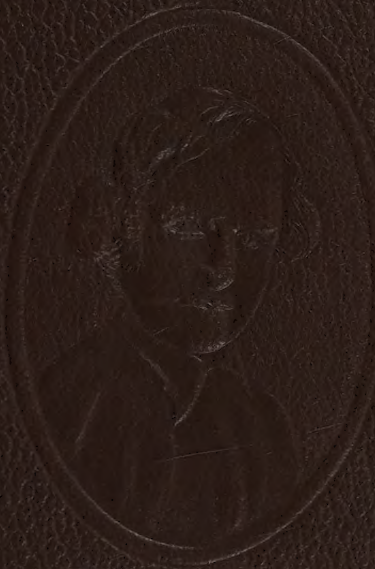

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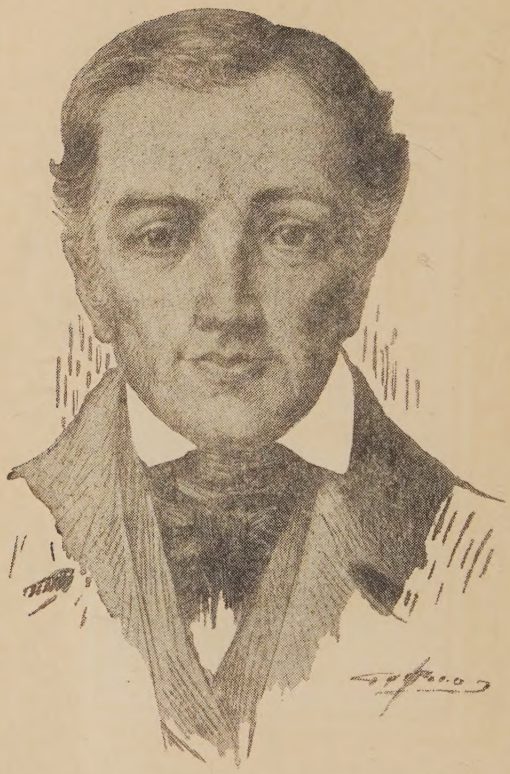

ROBERT OWEN

Little Journeys

To the Homes of the Great

Elbert Hubbard

Great Businessmen

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Little Journeys
To the Homes of Great Businessmen

ROBERT OWEN

I have always expended to the last shilling my surplus wealth in promoting this great and good cause of industrial betterment. The right-reverend prelate is greatly deceived when he says that I have squandered my wealth in profligacy and luxury. I have never expended a pound in either; all my habits are habits of temperance in all things, and I challenge the right-reverend prelate and all his abettors to prove the contrary, and I will give him and them the means of following me through every stage and month of my life.

—Robert Owen, in Speech before the House of Lords

ROBERT OWEN

N Germany, the land of philosophy, when the savants sail into a sea of doubt, some one sets up the cry, "Back to Kant!"

In America, when professed democracy grows ambitious and evolves a lust for power, men say, "Back to Jefferson!"

In business, when employer forgets employee and both forget their better manhood, we say, "Back to Robert Owen!"

We will not go back to Robert Owen: we will go on to Robert Owen, for his philosophy is still in the vanguard.

¶ Robert Owen was a businessman. His first intent was to attain a practical success. He produced the article, and sold it at a profit.

In this operation of taking raw material and manufacturing it into forms of use and beauty—from the time the seed was planted in the ground on up to the consumer who purchased the finished fabric and wove it—Owen believed that all should profit—all should be made happier by every transaction.

That is to say, Robert Owen believed that a business transaction where both sides do not make money is immoral

There is a legal maxim still cited in the courts—"Caveat

emptor"—let the buyer beware. ¶ For this maxim Robert Owen had no respect. He scorned the thought of selling a man something the man did not want, or of selling an article for anything except exactly what it was, or of exacting a price for it, by hook or crook, beyond its value.

Robert Owen believed in himself, and in his product, and he believed in the people. He was a democratic optimist. He had faith in the demos; and the reason was that his estimate of the people was formed by seeing into his own heart. He realized that he was a part of the people, and he knew that he wanted nothing for himself which the world could not have on the same terms. He looked into the calm depths of his own heart and saw that he hated tyranny, pretense, vice, hypocrisy, extravagance and untruth. He knew in the silence of his own soul that he loved harmony, health, industry, reciprocity, truth and helpfulness. His desire was to benefit mankind, and to help himself by helping others. ¶ Therefore he concluded that, the source of all life being the same, he was but a sample of the average man, and all men would, if not intimidated and repressed, desire what he desired.

When physically depressed, through lack of diversified exercise, bad air or wrong conditions, he realized that his mind was apt to be at war, not only with its best self, but with any person who chanced to be near. From this he argued that all departures in society were

occasioned by wrong physical conditions, and in order to get a full and free expression of the Divine Mind, of which we are all reflectors or mediums, our bodies must have a right environment.

To get this right environment became the chief business and study of his life.

To think that a man who always considers " the other fellow " should be a great success in a business way is to us more or less of a paradox. " Keep your eye on Number One," we advise the youth intent on success. " Take care of yourself," say the bucolic Solons when we start on a little journey. And " Self-preservation is the first law of life," voice the wise ones.

And yet we know that the man who thinks only of himself acquires the distrust of the whole community. He sets in motion forces that work against him, and has thereby created a handicap that blocks him at every step.

Robert Owen was one of those quiet, wise men who win the confidence of men, and thereby siphon to themselves all good things. That the psychology of success should have been known to this man in Seventeen Hundred Ninety, we might call miraculous, were it not for the fact that the miraculous is always the natural.

Those were troublous times when Robert Owen entered trade. The French Revolution was on, and its fires lit up the intellectual sky of the whole world. The Colonies had been lost to England; it was a time of tumult in

Threadneedle Street; the armies of the world were lying on their arms awaiting orders. And out of this great unrest emerged Robert Owen, handsome, intelligent, honest, filled with a holy zeal to help himself by helping humanity.

Robert Owen was born in the village of Newtown, Wales, in Seventeen Hundred Seventy-one. After being away from his native village for many years, he returned, as did Shakespeare and as have so many successful men, and again made the place of his boyhood the home of his old age. Owen died in the house in which he was born. His body was buried in the same grave where sleeps the dust of his father and his mother. During the eighty-seven years of his life he accomplished many things and taught the world lessons which it has not yet memorized.

In point of time, Robert Owen seems to have been the world's first Businessman. Private business was to him a public trust. He was a creator, a builder, an economist, an educator, a humanitarian. He got his education from his work, at his work, and strove throughout his long life to make it possible for others to do the same.

He believed in the Divinity of Business. He anticipated Emerson by saying, "Commerce consists in making things for people who need them, and carrying them from where they are plentiful to where they are wanted." ¶ Every economist should be a humanitarian; and every humanitarian should be an economist.

ROBERT OWEN

Charles Dickens, writing in Eighteen Hundred Sixty, puts forth Scrooge, Carker and Bumball as economists. When Dickens wanted to picture ideal businessmen, he gave us the Cheeryble brothers—men with soft hearts, giving pennies to all beggars, shillings to poor widows, and coal and loaves of bread to families living in rickety tenements. The Dickens idea of betterment was the priestly plan of dole. Dickens did not know that indiscriminate almsgiving pauperizes humanity, and never did he supply the world a glimpse of a man like Robert Owen, whose charity was something more than palliation.

Robert Owen was born in decent poverty, of parents who knew the simple, beautiful and necessary virtues of industry, sobriety and economy. Where this son got his hunger for books and his restless desire for achievement we do not know. He was a business genius, and from genius of any kind no hovel is immune.

He was sent to London at the age of ten, to learn the saddler's trade; at twelve he graduated from making wax-ends, blacking leather and greasing harness and took a position as salesman in the same business.

From this he was induced to become a salesman for a haberdasher. He had charm of manner—fluidity, sympathy and health. At seventeen he asked to be paid a commission on sales instead of a salary, and on this basis he saved a hundred pounds in a year ✿ ✿ At eighteen a customer told him of a wonderful inven-

tion—a machine that was run by steam—for spinning cotton into yarn. Robert was familiar with the old process of making woolen yarn on a spinning-wheel by hand—his mother did it and had taught him and his brothers and sisters how.

Cotton was just coming in, since the close of "George Washington's Rebellion." Watt had watched his mother's teakettle to a good purpose. Here were two big things destined to revolutionize trade: the use of cotton in place of flax or wool, and steam-power instead of human muscle. Robert Owen resigned his clerkship and invested all of his earnings in three mule spinning-machines. Then he bought cotton on credit.

He learned the business, and the first year made three hundred pounds.

Seeing an advertisement in the paper for an experienced superintendent of a cotton mill, he followed his intuitions, hunted out the advertiser, a Mr. Drinkwater, and asked for the place.

Mr. Drinkwater looked at the beardless stripling, smiled and explained that he wanted a man, not a boy—a man who could take charge of a mill at Manchester, employing five hundred hands.

Robert Owen stood his ground.

What would he work for?

Three hundred pounds a year.

Bosh! Boys of nineteen could be had for fifty pounds a year

"But not boys like me," said Robert Owen, earnestly. Then he explained to Mr. Drinkwater his position—that he had a little mill of his own and had made three hundred pounds the first year. But he wanted to get into a larger field with men of capital.

Mr. Drinkwater was interested. Looking up the facts he found them to be exactly as stated. He hired the youth at his own price and also bought all of young Mr. Owen's machinery and stock, raw and made up.

¶ Robert Owen, aged nineteen, went at once to Manchester and took charge of the mill. His business was to buy and install new machinery, hire all help, fix wages, buy the raw material, and manufacture and sell the product.

For six weeks he did not give a single order, hire a new man, nor discharge an old one. He silently studied the situation. He worked with the men—made friends with them, and recorded memoranda of his ideas. He was the first one at the factory in the morning—the last to leave it at night.

After six weeks he began to act.

The first year's profit was twenty per cent on the investment, against five for the year before.

Drinkwater paid him four hundred pounds instead of three, and proposed it should be five hundred for the next year. A contract was drawn up, running for five years, giving Owen a salary, and also a percentage after sales mounted above a certain sum.

Robert Owen was now twenty years of age. He was sole superintendent of the mill. The owner lived at London and had been up just once—this after Owen had been in his new position for three months. Drinkwater saw various improvements made in the plant—the place was orderly, tidy, cleanly, and the workers were not complaining, although Owen was crowding out the work

Owen was on friendly terms with his people, visiting them in their homes. He had organized a day-school for the smaller children and a night-school for the older ones who worked in the mills. His friendliness, good-cheer and enthusiasm were contagious. The place was prosperous

JUST here let us make a digression and inspect the peculiar conditions of the time.

It was a period of transition—the old was dying, the new was being born. Both experiences were painful.

There was a rapid displacement of hand labor. One machine did the work of ten or more persons. What were these people who were thrown out, to do? Adjust themselves to the new conditions, you say. True, but many could not. They starved, grew sick, ate their hearts out in useless complaining.

Only a few years before, and the spinning of flax and wool was exclusively a home industry. Every cottage had its spinning-wheel and loom. There was a garden, a cow, a pig, poultry and fruits and flowers. The whole household worked, and the wheel and loom were never idle while it was light. The family worked in relays ☙

It was a very happy and prosperous time. Life was simple and natural. There was constant labor, but it was diversified. The large flocks of sheep, raised chiefly for wool, made mutton cheap. Everything was home-made. People made things for themselves, and if they acquired a superior skill they supplied their neighbors, or exchanged products with them. As the manufacturing was done in the homes, there was no crowding of population. The factory boarding-house and the tenement were yet to come.

This was the condition up to Seventeen Hundred

Seventy. From then until Seventeen Hundred Ninety was the time of transition. By Seventeen Hundred Ninety, mills were erected wherever there was water-power, and the village artisans were moving to the towns to work in the mills.

For the young men and women it was an alluring life. The old way gave them no time to themselves—there was the cow to milk, the pigs and poultry to care for, or the garden making insistent demands. Now they worked at certain hours for certain wages, and rested. Tenements took the place of cottages, and the " public," with its smiling barkeep, was always right at the corner

Hargreaves, Arkwright, Watt and Eli Whitney had worked a revolution more far-reaching than did Mirabeau, Danton, Robespierre and Marat.

Here creeps in an item interesting to our friends who revel in syntax and prosody. Any machine or apparatus for lifting has been called a " jack " since the days of Shakespeare. The jack was the bearer of bundles, a lifter, a puller, a worker. Any coarse bit of mechanism was called a jack, and is yet. In most factories there are testing-jacks, gearing-jacks, lifting-jacks. Falstaff tells of a jack-of-all-trades. The jack was anything strong, patient and serviceable.

When Hargreaves, the Lancashire carpenter, invented his spinning-machine, a village wit called it a " jenny." The machine was fine, delicate, subtle, and as spinning

was a woman's business anyway, the new machine was parsed in the feminine gender.

Soon the new invention took on a heavier and stronger form, and its persistency suggested to some other merry bucolic a new variation and it was called a " mule." The word stuck, and the mule-spinner is with us wherever cotton is spun.

The discovery that coal was valuable for fuel followed the invention of the steam-engine.

When things are needed we dig down and find them, or reach up and secure them. You could not run a steamship, except along a river with well-wooded banks, any more than you could run an automobile with coal.

¶ The dealing in coal, or " coals " as our English cousins still use the word, began in Eighteen Hundred Nineteen. That was the year the first steamship, the " Savannah," crossed the ocean. She ran from Savannah to London. Her time was twenty-five days. She burned four hundred fifty tons of coal, or about two-thirds of her entire carrying capacity. Robert Fulton had been running his steamer " Clermont " on the Hudson in Eighteen Hundred Seven, but there were wooding-stations every twenty miles.

It was argued in the House of Commons that no steamship could ever cross the Atlantic with steam, alone, as a propelling power. And even as it was being mathematically proved, the whistle of the " Savannah " drowned the voice of the orator.

But the "Savannah" also carried sail, and so the doubters still held the floor. An iron boat with no sails that could cross the Atlantic in five days was a miracle that no optimist had foreseen—much less, dared prophesy

The new conditions almost threatened to depopulate the rural districts. Farmers forsook the soil. The uncertainty of a crop was replaced with the certainty of a given wage. Children could tend the spinning-jennies as well as men. There was a demand for child labor. Any poor man with a big family counted himself rich. Many a man who could not find a job at a man's wage quit work and was supported by his wife and children. To rear a family became a paying enterprise.

Various mill-owners adopted children or took them under the apprentice system, agreeing to teach them the trade. Girls and boys from orphan asylums and workhouses were secured and held as practical slaves. They were herded in sheep-sheds, where they slept on straw and were fed in troughs. They were worked in two shifts, night and day, so the straw was never really cold. They worked twelve hours, slept eight, and one hour was allowed for meals. Their clothing was not removed except on Saturday. Any alteration in the business life of a people is fraught with great danger Recklessness, greed and brutality at such a time are rife

Almost all workingmen of forty or over were out of

work. Naturally, employers hired only the young, the active, the athletic. These made more money than they were used to making, so they spent it lavishly and foolishly. It was a prosperous time, yet, strangely enough, prosperity brought starvation to thousands. Family life in many instances was destroyed, and thus were built those long rows of houses, all alike, with no mark of individuality—no yard, no flowers, no gardens—that still in places mar the landscape in factory towns ❧ Pretty girls went to the towns to work in the mills, and thus lost home ties. Later they drifted to London. Drunkenness increased.

In Seventeen Hundred Ninety-six, there was formed the Manchester Board of Health. Its intent was to guard the interests of factory-workers. Its desire was to insure light, ventilation and sanitary conveniences for the workers. Beyond this it did not seek to go ❧ The mill superintendents lifted a howl. They talked about interference, and depriving the poor people of the right to labor. They declared it was all a private matter between themselves and the workers—a matter of contract.

Robert Owen, it seems, was the first factory superintendent to invite inspection of his plant. He worked with the Board of Health, not against it. He refused to employ children under ten years of age, and although there was a tax on windows, he supplied plenty of light and also fresh air. So great was the ignorance of the

workers that they regarded the Factory Laws as an infringement on their rights. The greed and foolish fears of the mill-owners prompted them to put out the good old argument that a man's children were his own, and that for the State to dictate to him where they should work, when and how, was a species of tyranny. Work was good for children! Let them run the streets? Never!

It is a curious thing to note that when Senator Albert J. Beveridge endeavored to have a Federal Bill passed at Washington, in Nineteen Hundred Seven, the arguments he had to meet and answer were those which Robert Owen and Sir Robert Peel were obliged to answer in Seventeen Hundred Ninety-five.

When a man who worked a hundred orphans fourteen hours a day, boys and girls of from six to twelve, was accused of cruelty, he defended himself by saying, " If I doesn't work 'em all the time 'cept when they sleep and eat, they will learn to play, and then never work." This argument was repeated by many fond parents as conclusive.

The stress of the times—having many machines in one building, all run by one motor power, the necessity of buying raw material in quantities, the expense of finding a market—all these combined to force the invention of a very curious economic expediency. It was called a Joint Stock Company. From a man and his wife and his children making things at home, we

get two or three men going into partnership and hiring a few of their neighbors at day wages.

Then we get the system of "shareholding," with hundreds or thousands of people as partners in a manufacturing enterprise which they never visit. The people who owned the shares were the ones who owned the tools. Very naturally, they wanted and expected dividends for the use of the tools. That was all they wanted—dividends. The manager of the mill held his position only through his ability to make the venture bring returns. The people who owned the shares or the tools, never saw the people who used the tools. A great gulf lay between them. For the wrongs and injustices visited upon the workers no one person was to blame. The fault was shifted. Everybody justified himself. And then came the saying, "Corporations have no souls."

Robert Owen was manager of a mill, yet he saw the misery, the ignorance and the mental indifference that resulted from the factory system. He, too, must produce dividends, but the desire of his heart was also to mitigate the lot of the workers.

Books were written by good men picturing the evils of the factory system. Comparisons were made between the old and the new, in which the hideousness of the new was etched in biting phrase. Some tried to turn the dial backward and revive the cottage industries, as did Ruskin a little later. "A Dream of John Ball"

was anticipated, and many sighed for " the good old times." ❧ ❧

But among the many philosophers and philanthropists who wrestled with the problem, Robert Owen seems to have stood alone in the belief that success lay in going on, and not in turning back. He set himself to making the new condition tolerable and prophesied a day when out of the smoke and din of strife would emerge a condition that would make for health, happiness and prosperity such as this tired old world never has seen. Robert Owen was England's first Socialist.

Very naturally he was called a dreamer. Some called him an infidel and the enemy of society.

Very many now call him a seer and a prophet.

ROBERT OWEN

IN Robert Owen's day cotton yarn was packaged and sold in five-pound bundles. These packages were made up in hanks of a given number of yards. One hundred twenty counts to a package was fixed upon as "par," or "standard count." If the thread was very fine, of course more hanks were required to make up the five pounds. The price ranged up or down, below or above the one-hundred-twenty mark. That is, if a package contained two hundred forty hanks, its value was just double what it would have been if merely standard.

Robert Owen knew fabrics before he began to spin ❧ First, he was a salesman. Second, he made the things he could sell.

The one supremely difficult thing in business is salesmanship. Goods can be manufactured on formula, but it takes a man to sell. He who can sell is a success—others may be.

The only men who succeed in dictating the policy of the house are those in the Sales Department—that is, those who are on the side of income, not of expense ❧ The man with a "secret process" of manufacture always imparts his secret, sooner or later; but the salesman does not impart his secret, because he can't. It is not transferable. It is a matter of personality. Not only does the salesman have to know his goods, but he must know the buyer—he must know humanity. ¶ And humanity was the raw stock in which Robert

Owen dealt. Robert Owen never tried to increase his sales by decreasing his price. His product was always higher than standard. " Anybody can cut prices," he said, " but it takes brains to make a better article." He focused on fineness.

And soon buyers were coming to him. A finer article meant a finer trade. And now, on each package of yarn that Owen sent out, he placed a label that read thus, " This package was made under the supervision of Robert Owen." Thus his name gradually became a synonym for quality.

Among other curious ideas held by Owen was that to make finer goods you must have a finer quality of workman. To produce this finer type of person now became his dream.

Mr. Drinkwater smiled at the idea and emphasized " dividends."

Now Mr. Drinkwater had a son-in-law who looked in on things once a month, signed his voucher and went away fox-hunting. He thought he was helping run the mill. This man grew jealous of the young manager and suggested that Drinkwater increase the boy's pay and buy off the percentage clause in the contract, so as to keep the youngster from getting megalocephalia.

¶ Drinkwater asked Owen what he would take for the contract, and Owen handed it to him and said, " Nothing." It gave him a chance to get out into a larger field. Drinkwater never thought of the value of that little

Robert Owen label. No wise employer should ever allow a thing like that.

Owen had won both name and fame among the merchants, and he now engaged with several mills to superintend their output and sell their goods with his label on each package. In other words, he was a Manufacturers' Broker. From a five-hundred-pound-a-year man he had grown to be worth two thousand pounds a year

No mill owned him. He was free—he was making money. The dream of human betterment was still in his heart.

On one of his trips to Glasgow to sell goods, he met a daughter of David Dale, a mill-owner who was in active competition with him. Dale made a fine yarn, too.

¶ The girl had heard of Owen: they met as enemies—a very good way to begin an acquaintance. It was Nature's old, old game of stamen, pistil and pollen, that fertilizes the world of business, betterment and beauty. They quarreled.

"You are the man who puts your name on the package?"

"Yes."

"And yet you own no mill!"

"True—but——"

"Never mind. You certainly are proud of your name."

¶ "I am—would n't you be?"

"Not of yours."

Then they stared at each other in defiance. To relieve the tension, Mr. Owen proposed a stroll. They took a walk through the park and discovered that they both were interested in Social Reform. David Dale owned the mills at New Lanark—a most picturesque site. He was trying to carry on a big business, so as to make money and help the workers. He was doing neither, because his investment in the plant had consumed too much of his working capital.

They discussed the issue until eleven forty-five by the clock

The girl knew business and knew Society. The latter she had no use for.

The next day they met again, and quite accidentally found themselves engaged, neither of 'em knew how. ¶ It was very embarrassing! How could they break the news to Papa Dale?

They devised a way. It was this: Robert Owen was to go and offer to buy Mr. Dale's mills.

Owen went over to Lanark and called on Mr. Dale, and told him he wanted to buy his business. Mr. Dale looked at the boy, and smiled. Owen was twenty-seven, but appeared twenty, being beardless, slight and fair-haired

The youth said he could get all the money that was needed. They sparred for a time—neither side naming figures. It being about noontime, Mr. Dale asked young Mr. Owen to go over to his house to lunch. Mr. Dale

was a widower, but his daughter kept the house. Mr. Dale introduced Mr. Owen to Miss Dale.

The young folks played their parts with a coolness that would have delighted John Drew, and would have been suspicious to anybody but a fussy old mill-owner ☙ ☙

Finally as the crumbs were being brushed from the rich man's table, Mr. Dale fixed on the sum of sixty thousand pounds for his property.

Owen was satisfied and named as terms three thousand pounds and interest each year for twenty years, touching the young lady's toe with his own under the table ☙ ¶ Mr. Dale agreed. Mr. Owen had the money to make the first payment. The papers were drawn up. The deal was closed—all but the difficult part. This was done by rushing the enemy in his library, after a good meal. " It keeps the business in the family, you see," said the girl on her knees, pouting prettily.

The point was gained, and when Robert Owen, a few weeks later, came to New Lanark to take possession of the property, he did as much for the girl. So they were married and lived happily ever afterward.

ROBERT OWEN

ROBERT OWEN took up his work at New Lanark with all the enthusiasm that hope, youth and love could bring to bear.

Mr. Dale had carried the flag as far to the front as he thought it could be safely carried—that is to say, as far as he was able to carry it.

Owen had his work cut out for him. The workers were mostly Lowland Scotch and spoke in an almost different language from Owen. They looked upon him with suspicion. The place had been sold, and they had gone with it—how were they to be treated? Were wages to be lowered and hours extended? Probably.

Pilfering had been reduced to a system, and to get the start of the soft-hearted owner was considered smart.

¶ Mr. Dale had tried to have a school, and to this end had hired an elderly Irishman, who gave hard lessons and a taste of the birch to children who had exhausted themselves in the mills and had no zest for learning. Mr. Dale had taken on more than two hundred pauper children from the workhouses and these were a sore trial to him

Owen's first move was to reduce the working-hours from twelve to ten hours. Indeed, he was the first mill-owner to adopt the ten-hour plan. He improved the sanitary arrangements, put in shower-baths and took a personal interest in the diet of his little wards, often dining with them.

A special school-building was erected at a cost of thirty

thousand dollars. This was both a day and a night school. It also took children of one year old and over, in order to relieve mothers who worked in the mills. The " little mothers," often only four or five years old, took care of babies a year old and younger, all day ❧ Owen instructed his teachers never to scold or to punish by inflicting physical pain. His was the first school in Christendom to abolish the rod.

His plan anticipated the Kindergarten and the Creche. He called mothers' meetings, and tried to show the uselessness of scolding and beating, because to do these things was really to teach the children to do them. He abolished the sale of strong drink in New Lanark. Model houses were erected, gardens planted, and prizes given for the raising of flowers.

In order not to pauperize his people, Owen had them pay a slight tuition for the care of the children, and there was a small tax levied to buy flower-seeds. In the school-building was a dance-hall and an auditorium. ¶ At one time the supply of raw cotton was cut off for four months. During this time Owen paid his people full wages, insisted that they should all, old and young, go to school for two hours a day, and also work two hours a day at tree-planting, grading and gardening. During this period of idleness he paid out seven thousand pounds in wages. This was done to keep the workmen from wandering away.

It need not be imagined that Owen did not have other

cares besides those of social betterment. Much of the machinery in the mills was worn and becoming obsolete. To replace this he borrowed a hundred thousand dollars. Then he reorganized his business as a stock company and sold shares to several London merchants with whom he dealt. He interested Jeremy Bentham, the great jurist and humanitarian, and Bentham proved his faith by buying stock in the New Lanark Company.

Joseph Lancaster, the Quaker, a mill-owner and philanthropist, did the same.

Owen paid a dividend of five per cent on his shares. A surplus was also set aside to pay dividends in case of a setback, but beyond this the money was invested in bettering the environment of his people.

New Lanark had been running fourteen years under Owen's management. It had attracted the attention of the civilized world. The Grand Duke Nicholas, afterwards the Czar, spent a month with Owen studying his methods. The Dukes of Kent, Sussex, Bedford and Portland; the Archbishop of Canterbury; the Bishops of London, Peterborough and Carlisle; the Marquis of Huntly; Lords Grosvenor, Carnarvon, Granville, Westmoreland, Shaftesbury and Manners; General Sir Thomas Dyce and General Brown; Ricardo, De Crespigny, Wilberforce, Joseph Butterworth and Sir Francis Baring—all visited New Lanark. Writers, preachers, doctors, in fact almost every man of intellect and worth in the Kingdom, knew of Robert Owen and

his wonderful work at New Lanark. Sir Robert Peel had been to New Lanark and had gone back home and issued an official bulletin inviting mill-owners to study and pattern after the system.

The House of Commons asked Owen to appear and explain his plan for abolishing poverty from the Kingdom. He was invited to lecture in many cities. He issued a general call to all mill-owners in the Kingdom to co-operate with him in banishing ignorance and poverty.

¶ But to a great degree Owen worked alone and New Lanark was a curiosity. Most mill towns had long rows of dingy tenements, all alike, guiltless of paint, with not a flower bed or tree to mitigate the unloveliness of the scene. Down there in the dirt and squalor lived the working-folks; while away up on the hillside, surrounded by a vast park, with stables, kennels and conservatories, resided the owner.

Owen lived with his people. And the one hundred fifty acres that made up the village of New Lanark contained a happy, healthy and prosperous population of about two thousand people.

There was neither pauperism nor disease, neither gamblers nor drunkards. All worked and all went to school.

¶ It was an object-lesson of thrift and beauty.

Visitors came from all over Europe—often hundreds a day

Why could not this example be extended indefinitely so that hundreds of such villages should grow instead of

only one? There could, there can and there will be, but the people must evolve their own ideal environment and not have to have it supplied for them.

By Owen's strength of purpose he kept the village ideal, but he failed to evolve an ideal people. All around were unideal surroundings, and the people came and went. Strong drink was to be had only a few miles away. To have an ideal village, it must be located in an ideal country

Owen called on the clergy to unite with him in bringing about an ideal material environment. He said that good water, sewerage and trees and flowers worked a better spiritual condition. They replied by calling him a materialist. He admitted that he worked for a material good. His followers added to his troubles by comparing his work with that of the clergy round about, where vice, poverty and strong drink grouped themselves about a steeple upon which was a cross of gold to which labor was nailed—a simile to be used later by a great orator, with profit.

Owen was a Unitarian, with a Quaker bias. Any clergyman was welcome to come to New Lanark—it was a free platform. A few preachers accepted the invitation, with the intent to convert Robert Owen to their particular cause. New Lanark was pointed out all over England as a godless town. The bishops issued a general address to all rectors and curates warning them against " any system of morals that does away with God and

His Son, Jesus Christ, fixing its salvation on flowerbeds and ragged schools."

New Lanark was making money because it was producing goods the world wanted. But its workers were tabu in respectable society, and priestly hands were held aloft in pretended horror whenever the name of Robert Owen, or the word "Socialism," was used ☙ Owen refused to employ child labor, and issued a book directing the attention of society to this deadly traffic in human beings. The parents, the clergy and the other mill-owners combined against him, and he was denounced by press and pulpit.

He began to look around for a better environment for an ideal community. His gaze was turned toward America ☙ ☙

ROBERT OWEN

ROBERT OWEN'S plan for abolishing vice and poverty was simply to set the people to work under ideal conditions, and then allow them time enough for recreation and mental exercise, so that thrift might follow farming. In reply to the argument that the workman should evolve his own standard of life, independent of his employer, Owen said that the mill with its vast aggregation of hands was an artificial condition. The invention, ingenuity and enterprise that evolved the mill were exceptional. The operators for the most part lacked this constructive genius, the proof of which lay in the very fact that they were operators.

To take advantage of their limitations, disrupt their natural and accustomed mode of life, and then throw the blame back upon them for not evolving a new and better environment, was neither reasonable nor right

The same constructive genius that built the mill and operated it should be actively interested in the welfare of the people who worked in the mill.

To this end there should be an ideal village adjacent to every great mill. This village should afford at least half an acre of ground for every family. In the way of economy, one building should house a thousand people. It should be built in the form of a parallelogram and contain co-operative kitchens, dining-rooms, libraries, art-galleries and gymnasia. It should be, in fact, a

great University, not unlike the great collection of schools at Oxford or Cambridge. All would be workers —all would be students.

The villages should be under the general supervision of the government, in order to secure stability and permanency. If the mill management failed, the government should continue the business, because even if the government lost money in the venture, at times, this was better than always to be building jails, prisons, insane asylums, almshouses and hospitals.

In sections where there were no mills or factories, the government would construct both mills and villages, to the intent that idleness and ignorance might be without excuse. To this end Owen would ask all landowners, or holders of estates of a thousand acres or more, to set apart one-tenth of their land for ideal villages and co-operative mills to be managed by the government

As proof that his plans were feasible, Owen pointed to New Lanark and invited investigation.

Among others who answered the invitation was Henry Hase, cashier of the Bank of England. Hase reported that New Lanark had the look of a place that had taken a century to evolve, and in his mind the nation could not do better than to follow the example of Owen. He then added, " If the clergy, nobility and mill-owners will adopt the general scientific method proposed by Mr. Owen for the abolition of poverty, ignorance and

crime, it will be the greatest step of progress ever seen in the history of the world."

In proposing that the clergy, nobility and mill-owners should unite for the good of mankind, Mr. Hase was not guilty of subtle humor or ironical suggestion. He was an honest and sincere man who had been exposed to the contagious enthusiasm of Mr. Owen.

Owen was fifty-seven years of age, practical man that he was, before he realized that the clergy, the nobility and the rich mill-owners had already entered into an unconscious pact to let mankind go to Gehenna—just so long as the honors, emoluments and dividends were preserved. That is to say, the solicitation of the Church is not and never has been for the welfare of the people; it is for the welfare of the Church for which churchmen fight. All persecution turns on this point ☙ If the stability of the Church is threatened, the Churchmen awake and cry, "To Arms!" In this respect the Church, the nobility and vested capital have everything in common—they want perpetuity and security. They seek safety. All of the big joint-stock companies had in their directorates members of the nobility and the clergy. The bishops held vast estates—they were Lords. ¶Robert Owen did not represent either the Church or the nobility. He was a very exceptional and unique product; he was a workingman who had become a philanthropic capitalist. He was a lover of humanity, filled with a holy zeal to better the condition of the laborer.

ROBERT OWEN

THE mills at New Lanark were making money, but the shareholders in London were not satisfied with their dividends. They considered Owen's plans for educating the workingman chimerical. In one respect they knew that Owen was sane: he could take the raw stock and produce the quality of goods that had a market value. He had trained up a valuable and skilled force of foremen and workers. Things were prosperous and would be much more so if Owen would only cease dreaming dreams and devote himself to the commercial end of the game. ¶ If he would not do this, then he must buy their stock or sell them a controlling interest of his own.

He chose the latter.

In Eighteen Hundred Twenty-five, when he was fifty-five years old, he sailed for America. He gave lectures in New York, Boston, Philadelphia and Washington on his new order of economics. He was listened to with profound attention. At Washington he was the guest of the President, and on invitation addressed a joint session of the Senate and the House, setting forth his arguments for Socialism.

The Moravians at Bethlehem, Pennsylvania, had founded their colony as early as Seventeen Hundred Twenty. The Zoarites, the Economites, the Separatists, the Shakers and the Rappites had been in existence and maintained successful communities for a score of years. ¶ Robert Owen visited these various colonies and saw

that they were all prosperous. There was neither sickness, vice, poverty, drunkenness nor disease to be found among them. He became more and more convinced that the demands of an advancing civilization would certainly be co-operative in nature. Chance might unhorse the individual, but with a community the element of chance was eliminated. He laid it down as a maxim, evolved from his study, observation and experience, that the community that exists for three years is a success. That no industrial community had ever endured for three years, save as it was founded on a religious concept, was a fact that he overlooked. Also, he failed to see that the second generation of communists did not coalesce, and as a result that thirty-three years was the age limit for even a successful community; and that, if it still survived, it was because it was reorganized under a strong and dominant leadership ☙ ☙

Communists or Socialists are of two classes: those who wish to give and those who wish to get. When fifty-one per cent of the people in a community are filled with a desire to give, Socialism will be a success.

Perhaps the most successful social experiment in America was the Oneida Community, but next to this was the Harmonyites, founded by George Rapp. The Harmonyites founded Harmony, Indiana, in Eighteen Hundred Fourteen. They moved from Pennsylvania and had been located at their present site

for eleven years. They owned thirty thousand acres of splendid land at the junction of the Wabash and Ohio Rivers. They had built more than a hundred houses, and had barns, stores, a church, a hall, a saw-mill, a hotel and a woolen-factory.

Now when Owen went to Pittsburgh, he floated down the Ohio to Cincinnati and then on to Harmony. He was graciously received and was delighted with all he saw and heard.

Owen saw the success of the woolen-mill, and declared that to bring cotton up by steamboat from the South would be easy. He would found cotton-mills, and here New Lanark should bloom again, only on an increased scale ☙ ☙

Would the Rappites sell?

Yes; they wanted to move back to Pennsylvania, where there were other groups of similar faith.

Their place, they figured, was worth two hundred fifty thousand dollars. Owen made an offer of one hundred fifty thousand dollars, which to his surprise was quietly accepted. It was a quick deal.

The Rappites moved out, and the Owenites moved in. ¶ Just across the Ohio River they founded the town of Owensboro ☙ ☙

Then Owen went back to England and sent over about three hundred of his people, including his own son, Robert Dale Owen.

Robert Owen had large interests in England, and New

Harmony on the banks of the Wabash was incidental. Robert Dale Owen was then twenty-five years old. He was a philosopher, not an economist, and since the place lacked a business head, dissensions arose. Let some one else tell how quickly a community can evaporate when it lacks the cement of religious oneness:

For the first few weeks, all entered into the new system with a will. Service was the order of the day. Men who seldom or never before labored with their hands devoted themselves to agriculture and the mechanical arts with a zeal which was at least commendable, though not always well directed. Ministers of the gospel guided the plow and called swine to their corn instead of sinners to repentance, and let patience have her perfect work over an unruly yoke of oxen. Merchants exchanged the yardstick for the rake or pitchfork; and all appeared to labor cheerfully for the common weal. Among the women there was even more apparent self-sacrifice. Those who had seldom seen the inside of their own kitchens went into that of the common eating-house (formerly a hotel) and made themselves useful among pots and kettles. Refined young ladies who had been waited upon all their lives took turns in waiting upon others at the table. And several times a week all parties who chose, mingled in the social dance in the great dining-hall. ¶ But notwithstanding the apparent heartiness and cordiality of this auspicious opening, it was in the social atmosphere of the Community that the first cloud arose. Self-love was a spirit which could not be exorcised. It whispered to the lowly maidens, whose former position in society had cultivated the spirit of meekness, " Thou

art as good as the formerly rich and fortunate; insist upon your equality." It reminded the former favorites of society of their lost superiority, and despite all rules tinctured their words and actions with "airs" and conceit. Similar thoughts and feelings soon arose among the men; and though not so soon exhibited they were none the less deep and strong. Suffice it to say, that at the end of three months—three months!—the leading minds in the Community were compelled to acknowledge to one another that the social life of the Community could not be bounded by a single circle. They therefore acquiesced, though reluctantly, to its division into many. But they still hoped, and many of them no doubt believed, that though social equality was a failure, community of property was not. Whether the law of mine and thine is natural or incidental in human character, it soon began to develop its sway. The industrious, the skilful and the strong saw the product of their labor enjoyed by the indolent, the unskilled and the improvident; and self-love rose against benevolence. A band of musicians thought their brassy harmony was as necessary to the common happiness as bread and meat, and declined to enter the harvest-field or the workshop. A lecturer upon natural science insisted upon talking while others worked. Mechanics, whose single day's labor brought two dollars into the common stock, insisted that they should in justice work only half as long as the agriculturist, whose day's work brought but one.

Of course, for a while, these jealousies were concealed, but soon they began to be expressed. It was useless to remind all parties that the common labor of all

ministered to the prosperity of the Community. Individual happiness was the law of Nature and it could not be obliterated. And before a single year had passed, this law had scattered the members of that society which had come together so earnestly and under such favorable circumstances, and driven them back into the selfish world from which they came.

The writer of this sketch has since heard the history of that eventful year reviewed with honesty and earnestness by the best men and most intelligent parties of that unfortunate social experiment. They admitted the favorable circumstances which surrounded its commencement; the intelligence, devotion and earnestness which were brought to the cause by its projectors, and its final total failure. And they rested ever after in the belief that man, though disposed to philanthropy, is essentially selfish, and a community of social equality and common property is an impossibility.

THE loss of two hundred thousand dollars did not dampen the ardor of Robert Owen. He paid up the debts of New Harmony, had the property surveyed and subdivided, and then deeded it to his children and immediate relatives and a few of the " staunch friends who have such a lavish and unwise faith in my wisdom "—to use his own expression. ¶ To give work to the unemployed of England now became his immediate solicitation. He was sixty years old when he inaugurated his first co-operative store, which in fact is the parent of our modern Department-Store.

In this store he proposed to buy any useful article or product which any man might make or produce, figuring on cost of the raw material and sixpence an hour for labor. This labor was to be paid for in Labor Script, receivable in payment for anything the man might want to buy. Here we get the Labor Exchange. Owen proposed that the Government should set delinquent men to work, instead of sending them to prison. Any man who would work, no matter what he had done, should be made free. The Government would then pay the man in Labor-Exchange Script. Of course, if the Government guaranteed the script, it was real money; otherwise, it was wildcat money, subject to fluctuation and depreciation. Very naturally, the Government refused to guarantee this script, or to invest in the co-operative stores. To make the script valuable, it

had to be issued in the form of a note, redeemable in gold at a certain time.

The stores were started, and many idle men found work in building mills and starting various industries. Three years passed, and some of the script became due. It was found to be largely held by saloonkeepers who had accepted it at half-price. Efforts had been constantly made to hurt Owen's standing and depreciate the market value of this currency.

The Labor Exchange that had issued the script was a corporation, and Robert Owen was not individually liable, but he stepped into the breach and paid every penny out of his own purse, saying, "No man shall ever say that he lost money by following my plans."

¶ Next he founded the co-operative village of Harmony or Queenswood. The same general plan that he had followed at New Lanark was here carried out, save that he endeavored to have the mill owned by the workers instead of by outside capital.

Through his very able leadership, this new venture continued for ten years and was indeed a school and a workshop. The workers had gardens, flowers, books. There were debates, classes, and much intellectual exercise that struck sparks from heads that were once punk. John Tyndall was one of the teachers and also a worker in this mill. Let the fact stand out that Owen discovered Tyndall—a great, divinely human nautilus—and sent him sailing down the tides of Time

At eighty years of age, Owen appeared before the House of Commons and read a paper which he had spent a year in preparing, "The Abolition of Poverty and Crime." He held the Government responsible for both, and said that until the ruling class took up the reform idea and quit their policy of palliation, society would wander in the wilderness. To gain the Promised Land we must all move together in a government "of the people, by the people and for the people." He was listened to with profound respect and a vote of thanks tendered him; but his speech never reached the public printer. ¶ Robert Dale Owen became a naturalized citizen of the United States, and for several years was a member of Congress, and at the time of the death of his father was our minister to Italy, having been appointed by President Pierce.

He was in England at the time of the passing of Robert Owen, and announced the fact to the family at New Harmony, Indiana, in the following letter:

Newtown, Wales, November 17th, 1858.

It is all over. Our dear father passed away this morning, at a quarter before seven, as quietly and gently as if he had been falling asleep. There was not the least struggle, not the contraction of a limb or a muscle, not an expression of pain on his face. His breathing stopped so gradually that, even as I held his hand, I could scarcely tell the moment when he no longer lived. His last words, distinctly pronounced about twenty minutes before his death, were: "Relief has come."

JAMES OLIVER

JAMES OLIVER

The sluggard will not plow by reason of the cold; therefore shall he beg in harvest.—*Proverbs xx : 4*

You benefit yourself only as you benefit humanity.

—*James Oliver*

JAMES OLIVER

AMES OLIVER was born in Roxburyshire, Scotland, August the Twenty-eighth, Eighteen Hundred Twenty-three. He died March the Second, Nineteen Hundred Eight. He was the youngest of a brood of eight—six boys and two girls ℵ He was " the last run of shad," to use the phrase of Theodore Parker, who had a similar honor. Just why the youngest should eclipse the rest, as occasionally happens, is explained by Doctor Tilden on the hypothesis that a mother gives this last little surprise party an amount of love and tenderness not vouchsafed the rest.

Let the philosophers philosophize—we deal with facts, not theories, and no one will deny that James Oliver was a very potent, human and stubborn fact. He was Scotch ℵ ℵ

His father was a shepherd on a landed estate, where the noses of the sheep grew sharp that they might feed between the stones. The family was very poor, but poverty in the Old World grows into a habit, and so the Olivers did not suffer. They huddled close for warmth in their little cottage and were grateful for parritch and shelter.

In Eighteen Hundred Thirty, the oldest boy, John,

filled with the spirit of unrest, tied up all of his earthly goods in a red handkerchief and came to America ☙ He found work at a dollar a day, and wrote glowing letters home of a country where no one picked up fagots for fires, but where forests were actually in the way. He also said he ate at his employer's table, and they had meat three times a week. Of course he had meat three times a day, but he did n't want to run the risk of being placed in the Ananias Club by telling the truth.

A little later, Andrew and Jane, the next in point of age, came too, and slipped at once into money-making jobs, piling up wealth at the rate of three dollars a week. ¶ When three of a brood have gone from the home nest, they pull hard on the heartstrings of the mother. Women, at the last, have more courage than men—when they have.

Partnerships are very seldom equal partnerships—one takes the lead. In this case the gray mare was the better horse, and James Oliver got his initiative from his mother ☙ ☙

" We are all going to America," the mother would say. ¶ And then the worthy shepherd-man would give a hundred and fifty reasons why it was impossible.

He had become pot-bound. Fear and inertia had him by the foot. He was too old to try to do anything but care for sheep, he pleaded.

And persistently, as she knitted furiously, the mother would repeat, " We are all going to America! "

Little Jamie was eleven years old. He was a swart and sandy little Scot, with freckles, a full-moon face and a head of tousled hair that defied the comb.

"We are all going to America," echoed Jamie—"we are going to America to make our fortunes."

John, Andrew and Jane had sent back real money—they must have earned it. All the debts were cleaned up, and the things they had borrowed were returned. The mother took charge and sold all the little surplus belongings, and the day came when they locked the door of the old stone cottage and took the key to the landlord in his big house and left it.

They rode away in a kind neighbor's cart, bound for the sea-coast. Everybody cried but Jamie. It was glorious to go away—such wonderful things could be seen all along the route.

They took passage in a sailing-ship crowded with emigrants. It was a stormy trip. Everybody was sick. Several died, and there were burials at sea, when the plank was tilted and the body slid into the yeasty deep.

¶ Jamie got into trouble once by asking how the dead man could ever be found when it came Judgment-Day. And also the captain got after him with a rope's end because he scrambled upon the quarter-deck when the mate went aft. The disposition to take charge was even then germinating; and he asked more questions than ten men could answer.

Once when the hatches were battened down, and the

angry waves washed the deck, and the elder Oliver prophesied that all were soon going to Davy Jones' locker, Jamie reported that the sailors on deck were swearing, and all took courage.

The storm blew over, as storms usually do, and the friendly shores of America came in sight.

There were prayer-meetings on deck, and songs of thanksgiving were sung as the ship tacked slowly up the Narrows.

Some of our ancestors landed at Jamestown, some at Plymouth Rock, and some at Castle Garden. If the last named had less to boast of in way of ancestry, they had fewer follies to explain away than either of the others. They may have fallen on their knees, but they did not fall on the aborigines. They were for the most part friendly, kind and full of the right spirit—the spirit of helpfulness.

At Castle Garden, one man gave Jamie an orange and another man gave him a kick. He never forgot either, and would undoubtedly have paid both parties back, if he had met them in later life.

There was a trip to Albany on a steamboat, the first our friends had ever seen. It burned wood, and stopped every few miles for fuel. They ate brown bread and oatmeal, and at New York bought some smoked bear's meat and venison. At Albany an Indian sold them sassafras for tea, also some dried blackberries—it was a regular feast.

At Albany there was a wonderful invention, a railroad. The coaches ran up the hill without horses or an engine, and the father explained that it was n't a miracle either. A long rope ran around a big wheel at the top of the hill, and there was a car that ran down the hill as another one ran up.

The railroad extended to Schenectady—sixteen miles away—and the trip was made in less than half a day if the weather was good. There they transferred to a canal-boat. They had no money to pay for a stateroom, and so camped on deck—it was lots of fun. Jamie then and there decided that some day he would be the captain of a fast packet on a raging canal. His fond hope was never realized.

After the cooped-up quarters on the ocean the smoothness and freedom of the Erie Canal were heavenly. They saw birds and squirrels, and once caught a glimpse of a wolf. At Montezuma they changed canal-boats, because the craft they were on went through to Buffalo, and they wished to go to Geneva, where John, Andrew and Jane were getting rich.

Two miles out of Geneva the boat slowed up, a plank was run out and all went ashore. John worked for a farmer a mile away. They found him. And in the dusty road another prayer-meeting was held when everybody kneeled and thanked God that the long journey was ended. Paterfamilias had predicted they would never arrive, but he was wrong.

The next day they saw Andrew and Jane, and tears of joy were rained down everybody's back. Now for the first time they had plenty to eat—meat every meal, potatoes, onions and corn on the ear. There is no corn in Scotland, and Jamie thought that corn on the ear was merely a new way of cooking beans. He cleaned off the cob and then sent the stick back to have it refilled. ¶ America was a wonderful country, and Brother John had not really told half the truth about it. Jamie got a job at fifty cents a week with board. Fifty cents was a great deal more than half a dollar—I guess so! He would have been paid more only the farmer said he was a greenhorn and could n't speak English. Jamie inwardly resented and denied both accusations, but kept silent for fear he might lose his job. His only sorrow was that he could see his mother only once a week. His chief care was as to what he should do with his money.

JAMES OLIVER

IN the Fall of Eighteen Hundred Thirty-six, there were several Scotch families going from Geneva to the "Far West"—that is to say, Indiana. The Oliver family was induced to go, too, because in Indiana the Government was giving farms to any one who would live on them and hold them down

They settled first in Lagrange County, and later moved to Mishawaka, Saint Joseph County, where Andrew Oliver had taken up his abode. Mishawaka was a thriving little city, made so largely by the fact that iron-ore—bog-iron—was being found thereabouts. The town was on the Saint Joseph River, right on the line of transportation, and boats were poled down and up, clear to Lake Michigan. It was much easier and cheaper to pole a boat than to drive a wagon through the woods and across the muddy prairies. Mishawaka was going to be a great city—everybody said so.

There was a good log schoolhouse at Mishawaka, kept by a worthy man by the name of Merrifield, who knew how to use the birch. Here James went to school for just one Winter—that was his entire schooling, although he was a student and a learner to the day of his death.

¶ The elder Oliver fell sick of chills and fever. He sort of languished for the hills of bonny Scotland. He could not adapt himself to pioneer life, and in the Fall of Eighteen Hundred Thirty-seven, he died. This was the end of a school education for James—he had to go to

work earning money. He became the little father of the family, which James J. Hill says is the luckiest thing that can happen to a boy. He hired out for six dollars a month, and at the end of every month took five dollars home to his mother.

Jamie was fourteen, and could do a man's work at almost anything. " He has a man's appetite at least," said the farmer's wife, for he took dinner with the man he worked for. He soon proved he could do a man's work, too. This man had a pole-boat on the river, and James was given a chance to try his seamanship. He might have settled down for life as a poleman, but he saw little chance for promotion, and he wanted to work at something that would fit him for a better job. Then the worst about life on the river was that each poleman was paid a portion of his wages in whisky, and the rivermen seemed intent on drinking the stills dry. James had not only a strong desire to be decent, but liked also to be with decent people.

Now, in Mishawaka there were some very fine folks—the family of Joseph Doty, for instance. The Dotys lived in a two-story house and had a picket fence. James had dug a ditch for Mr. Doty, and split out shingles for a roof for the Doty barn. At such times he got his dinner at Doty's, for it was the rule then that you always had to feed your help, no matter who they were, just as you feed the threshers and harvesters and silo-men now.

¶ About this time, James began to put bear's grease on

his unruly shock of yellow hair, and tried to part it and bring it down in a nice smooth pat on the side. That's a sure sign!

The few who noticed the change said it was all on account of Susan Doty. Once when Susan passed the johnnycake to James, he emptied the whole plate in his lap, to his eternal shame and the joy of the whole town, which soon heard of it through a talkative hired man who was present and laughed uproariously—as hired men are apt to do.

James once heard Susan say that she did n't like rivermen, and that is probably the reason James quit the river, but he did n't tell her so—not then at least.

He got a job in the iron-mill and learned to smelt iron, and he became a pretty good molder, too. Then the hard times came on, and the iron-mill shut down. But there was a cooper's shop in town, and James was already very handy with a drawshave in getting out staves. Most of the men worked by the day, but he asked to work by the piece. They humored him, and he made over two dollars a day.

Joseph Doty was a subscriber to " Gleason's Pictorial " and " Godey's Lady's Book." They also had bound copies of Poor Richard's Almanac " and " The Spectator," with nearly forty other books. James Oliver read them all—with Susan's help.

Then something terrible happened! The young folks suddenly discovered that they were very much in love

with each other. The Doty family saw it, too, and disapproved ✂ ✂

The Dotys were English, but as the family had been in America for a century, that made a big difference.

Susan was the handsomest and smartest girl in town—everybody said so. She seemed much older than James Oliver, but the fact was they were of the same age. The Doty family objected to the match, but Doty the Elder one day dropped a hint that if that young Oliver owned a house to take his wife to, he might consider the matter.

¶ The news reached Oliver. He knew of a man who wanted to sell his house, as he was going to move to a town called Fort Dearborn—now known as Chicago—which had recently been incorporated and had nearly a thousand inhabitants. The house was a well-built cottage—not very large, but big enough for two. It was a slab house, with a mud chimney and a nice floor of pounded blue clay. It had two rooms, a cupboard across the corner, a loft to store things in, and forty wooden pegs to hang things on.

Oliver offered the man eighteen dollars for the mansion, cash down. The offer was accepted, the money paid and the receipt was duly shown to Joseph Doty, Esquire.

¶ And so James and Susan were married, on May Thirtieth, Eighteen Hundred Forty-four, and all Mishawaka gave them a " shower." To say that they lived happily ever afterward would be trite, but also it would be true.

JAMES OLIVER

JAMES OLIVER was thirty-two years old before he really struck his pace ☙ He had worked at the cooper's trade, at molding and at farming.

His eighteen-dollar house at Mishawaka had transformed itself into one worth a thousand, fully paid for. The God's half-acre had become a quarter-section.

His wife had beauty and competence—two things which do not always go together. She was industrious, economical, intelligent and ambitious. She was a helpmeet in all that the word implies. The man whose heart is at rest is the only one who can win. Jealousy gnaws. Doubt disrupts. But love and faith mean sanity, strength, usefulness and length of days. The man who succeeds is the one who is helped by a good woman.

Two children had come to them. These were Joseph D. and Josephine. Napoleon was always a hero to James Oliver—his courage, initiative and welling sense of power, more than his actual deeds, were the attraction. The Empress Josephine was a better woman than Napoleon was a man, contended Susan. Susan was right and James acknowledged it, so the girl baby was named Josephine. The boy was named Joseph, in honor of his grandfather Doty, who had passed away, but who, before his passing, had come to see that Nature was nearer right than he had been.

Children should exercise great care in the selection of their parents. Very, very few children are ever dowered

with a love that makes for strength of head, hand and heart, as were these.

In Eighteen Hundred Fifty-five, James Oliver was over at South Bend, a town that had started up a few miles down the river from Mishawaka, and accidentally met a man who wanted to sell his one-fourth interest in a foundry. He would sell at absolutely inventory value. They made an inventory and the one-fourth came to just eighty-eight dollars and ninety-six cents. Oliver had a hundred dollars in his pocket, and paid the man at once

Cast-iron plows formed one item of this little foundry's work. Oliver, being a farmer, knew plows—and he knew that there was not a good plow in the world. Where others saw and accepted, he rebelled. He insisted that an approximately perfect plow could be made. He realized that a good plow should stay in the ground without wearing out the man at the handles.

The man who has n't been jerked up astride of the plow-handles or been flung into the furrow by a balky plow has never had his vocabulary tested.

Oliver had a theory that the plow should be as light in weight as was consistent with endurance and good work, and that a moldboard should scour, so as to turn the soil with a singing sound; then the share, or cutting edge, must be made separate from the moldboard, so as to be easily and cheaply replaced. A plow could be made that need n't be fought to keep it furrow-wise.

Without tiring the reader with mechanical details, let the fact be stated that after twelve years of experimenting—planning, dreaming, thinking, working, striving, often perplexed, disappointed and ridiculed—James Oliver perfected his Chilled Plow. He had a moldboard nearly as bright as a diamond and about as hard, one that " sang " at its work. Instead of a dead pull, " it sort of sails through the soil," a surprised farmer said. To be exact, it reduced the draft on the team from twenty per cent to one-half, depending upon the nature of the soil. It was the difference between pulling a low-wheeled lumber-wagon and riding in a buggy.

From this on, the business grew slowly, steadily, surely. James Oliver anticipated that other plow-wise Scot, Andrew Carnegie, who said, " Young man, put all of your eggs in one basket and then watch the basket." On this policy has the Oliver Chilled-Plow Works been built up and maintained, until the plant now covers seventy-five acres, with a floor space of over thirty acres and a capacity of more than half a million plows a year. The enterprise supplies bread and butter to more than twenty thousand mouths, and is without a serious rival in its chosen field.

If the horse tribe could speak, it would arise and whinny pæans to the name of Oliver, joining in the chorus of farmers. For a moldboard that always scours gives a peace to a farmer like unto that given to a prima donna by a dress that fits in the back.

JAMES OLIVER

WHILE James Oliver was not a distinctively religious man, yet many passages of Scripture that he had learned at his mother's knee clung to him through his long life and leaped easily to his tongue. One of his favorite and oft-quoted verses was this from Isaiah, "And they shall beat their swords into plowshares, and their spears into pruning-hooks: nation shall not lift up sword against nation, neither shall they learn war any more."

The Big Idea of chilled metal for the moldboard of a plow, probably had its germ in the mind of James Oliver from this very passage of Scripture.

" When Cincinnatus left his plow in the field to go in defense of his country, his excuse was the only one that could pardon such a breach," he once said.

Oliver hated war. His bent was for the peaceful arts; for that which would give fruits and flowers and better homes for the people; for love, joy and all that makes for the good of women and children and those who have lived long. James Oliver loved old people and he loved children. He realized that the awful burdens and woes of war fall on the innocent and the helpless. And so the business of converting sword metal into plow metal made an appeal to him. Being a metal-worker and knowing much of the history of the metals, he knew of the " Toledo blade "—that secret and marvelous invention with its tremendous strength, keen cutting edge and lightness. To make a moldboard as finely tempered in

its way as a "Toledo blade" was his ambition. ¶ He used to declare that the secret of the sword-makers of old Toledo in Spain was his secret, too. Whether this was absolutely true is not for us to question; perhaps a little egotism in a man of this character should be allowable

Cast-iron plows, as well as the steel plows of that date, were very heavy, wore out rapidly—the metal being soft—and did n't "scour," except in the purer sands and gravels. The share and moldboard quickly accumulated soil, increased the "draft," forced the plow out of the ground, destroyed the regularity of the furrows, killed the horses, and ruined the temper of the farmer. Every few minutes the plowman had to scrape off the soil from the moldboard with his boot-heel or stick or paddle

When a local rival fitted out a plow with a leather pocket tacked on to his plow-beam, and offered to give a paddle with every plow, James Oliver laughed aloud. "I give no paddles, because I do not believe in them, either for punishment or plow use—my plows and my children do not need paddles," was his remark.

The one particular thing—the Big Idea—in the Oliver Plow was the chilled moldboard. Chilling the iron, by having a compartment of water adjoining the casting-clay, gives a temper to the metal that can be attained in no other way. To produce a chilled moldboard was the one particular achievement of James Oliver. Others

had tried it, but the sudden cooling of the metal had caused the moldboard to warp and lose its shape, and all good plowmen know that a moldboard has to have a form as exact in its way as the back of a violin, otherwise it simply pushes its way through the ground, gathering soil and rubbish in front of it, until horses, lines, lash and cuss words drop in despair, and give it up. The desirable and necessary thing was to preserve the exact and delicate shape of the moldboard so that it would scour as bright as a new silver dollar in any soil, rolling and tossing the dirt from it.

An Oliver moldboard has little checkerboard lines across it. These come from marks in the mold, made to allow the gas to escape when the metal is chilled, and thus all warping and twisting is prevented.

Morse, in inventing the telegraph-key, worked out his miracle of dot and dash in a single night. The thought came to him that electricity flowed in a continuous current, and that by breaking or intercepting this current, a flash of light could be made or a lever moved. Then these breaks in the current could stand for letters or words. It was a very simple proposition, so simple that men marveled that no one had ever thought of it before.

Watt's discovery of the expansive power of steam was made in watching the cover of his mother's teakettle vibrate

Gutenberg's invention of printing from movable type,

Arkwright with his spinning-jenny, and Eli Whitney with his cotton-gin, worked on mechanical principles that were very simple—after they were explained. Exactly so!

Oliver's invention was a simple one, but tremendously effective. When we consider that one-half of our population is farmers, and that sixty per cent of the annual wealth of the world is the production of men who follow the fresh furrow, we see how mighty and far-reaching is an invention that lightens labor, as this most efficient tool certainly does.

Accidentally, I found an interesting item on page two hundred seventy-six of the Senate Report of the Forty-fifth Congress. Mr. Coffin, statistician, was testifying as an expert on the value of patents to the people. Mr. Coffin says, " My estimate is that for a single year, if all of the farmers in the United States had used the Oliver Chilled Plows, instead of the regular steel or iron plow, the saving in labor would have totaled the sum of forty-five million dollars."

When the papers announced the passing of James Oliver some of them stated that he was " probably the richest man in Indiana." This fact, of itself, would not make him worthy of the world's special attention. There are two things we want to know about a very rich man: First, how did he get his wealth? Second, what is he doing with it? But the fact that wealth was not the end or aim of this man, that riches came to him merely

as an incident of human service, and that his wealth was used in giving employment to a vast army of workmen, makes the name of Oliver one that merits our remembrance.

James Oliver worked for one thing and got another. We lose that for which we clutch. The hot attempt to secure a thing sets in motion an opposition which defeats us. All the beautiful rewards of life come by indirection, and are the incidental results of simply doing our work up to our highest and best. The striker, with a lust for more money and shorter hours, the party who wears the face off the clock, and the man with a continual eye on the pay-envelope, all have their reward—and it is mighty small. Nemesis with her barrel-stave lies in wait for them around the corner. They get what is coming to them.

JAMES OLIVER

THE Oliver fortune is founded on reciprocity. James Oliver was a farmer—in fact, it was the joke of his friends to say that he took as much pride in his farming as in his manufacturing. Mr. Oliver considered himself a farmer, and regarded every farmer as a brother or partner to himself. " I am a partner of the farmer, and the farmer is a partner of Nature," he used to say. He always looked forward to the time when he would go back to the farm and earn his living by tilling the soil. He studied the wants of the farmer, knew the value of good roads, of fertilizers and drainage, and would argue long and vigorously as to the saving in plowing with three horses instead of two, or on the use of mules versus horses. He had positive views as to the value of Clydesdales compared with Percherons.

So did he love the Clydes that for many years he drove a half-breed, shaggy-legged and flat-tailed plow-horse to a buggy, and used to declare that all a good Clyde really needed was patience in training to make him a racehorse. He used to declare the horse he drove could trot very fast—" if I would let him out." Unhappily he never let him out, but the suspicion was that the speed-limit of the honest nag was about six miles an hour, with the driver working his passage.

Ayrshire cattle always caught his eye, and he would stop farmers in the field and interrogate them as to their success in cattle-breeding. When told that his

love for Ayrshire cattle was only a prejudice on account of his love for Robert Burns, who was born at Ayr, he would say, "A mon 's a mon for a' that." He declared that great men and great animals always came from the same soil, and where you could produce good horses and cattle you could grow great men.

¶ Mr. Oliver loved trees, and liked to plant them himself and encouraged boys to plant them.

For music he cared little, yet during the Seventies and the Eighties he had a way of buying "Mason and Hamlin" organs, and sending them as Christmas presents to some of his farmer friends where there were growing girls. "A sewing-machine, a Mason and Hamlin organ, and an Oliver Plow form a trinity of necessities for a farmer," he once said.

When Orange Judd first began to issue his "Rural American," the enterprise received the hearty interest and support of Mr. Oliver and he subscribed for hundreds of copies.

He thought that farmers should be the most intelligent, the most healthy and the happiest people on earth—nothing was too good for a farmer. "Your businessmen are only middlemen—the farmer digs his wealth out of the ground," he used to say.

He quoted Brigham Young's advice to the Mormons: "Raise food-products and feed the miners and you will all get rich. But if you mine for gold and silver, a very few will get rich, and the most of you will die poor."

SO here is the point: James Oliver was more interested in industrialism than in finance. His interest in humanity arose out of his desire to benefit humanity, and not for a wish to exploit it.

If that is not a great lesson for the young, as well as for the old, then write me down as a soused gurnet ☙ The gentle art of four-flushing was absolutely beyond his ken. He was like those South-Sea Islanders told of by Robert Louis Stevenson, who did n't know enough to lie until after the missionaries came, when they partially overcame the disability.

James Oliver did n't know enough to lie. He knew only one way to do business, and that was the simple, frank, honest and direct way. The shibboleth of that great New York politician, " Find your sucker, play your sucker, land your sucker, and then beat it," would have been to him hopeless Choctaw.

His ambition was to make a better plow than any other living man could make, and then sell it at a price the farmer could afford to pay. His own personal profit was a secondary matter. In fact, at board-meetings, when ways and means were under discussion, he would break in and display a moldboard, a colter or a new clevis, with a letter from Farmer John Johnson of Jones' Crossroads, as to its efficiency. Then when the board did not wax enthusiastic over his new toy, he would slide out and forget to come back. His heart

was set on making a better tool at less expense to the consumer, than the world had ever seen. Thus would he lessen labor and increase production. So besides great talent he had a unique simplicity, which often supplied smiles for his friends.

James Oliver had a sort of warm feeling for every man who had ever held the handles of an Oliver Plow—he regarded such a one as belonging to the great family of Olivers. He believed that success depended upon supplying a commodity that made the buyer a friend; and heaven, to him, was a vast County Fair, largely attended by farmers, where exhibitions of plowing were important items on the program. Streets paved with gold were no lure for him.

In various ways he resembled William Morris, who, when asked what was his greatest ambition, answered, "I hope to make a perfect blue," and the dye on his hands attested his endeavors in this line.

Both were workingmen and delighted in the society of toilers. They lived like poor men, and wore the garb of mechanics. Neither had any use for the cards, curds and custards of what is called polite society. They hated hypocrisy, sham, pretense, and scorned the soft, the warm, the pleasant, the luxurious. They liked stormy weather, the sweep of the wind, the splash of the rain and the creak of cordage. They gloried in difficulties, reveled in the opposition of things, and smiled at the tug of inertia. In their natures was

a granitic outcrop that defied failure. It was the Anglo-Saxon, with a goodly cross of the Norse, that gave them this disdain of danger, and made levitation in their natures the supreme thing—not gravitation.

The stubbornness of the Scot is an inheritance from his Norse forebears, who discovered America five hundred years before Columbus turned the trick. These men were well called the "Wolves of the Sea." About the year One Thousand, a troop of them sailed up the Seine in their rude but staunch ships. The people on the shore, seeing these strange giants, their yellow hair flying in the wind, called to them, "Where are you from, and who are your masters?" ¶ And the defiant answer rang back over the waters, "We are from the round world, and we call no man master."

James Oliver called no man master. Yet with him, the violent had given way to the psychic and mental. His battleground was the world of ideas. The love of freedom he imbibed with his mother's milk. It was the thing that prompted their leaving Scotland.

James Oliver had the defect of his qualities. He was essentially Cromwellian. He too would have said, "Take away that bauble!" He did not look outside of himself for help. Emerson's essay on "Self-Reliance" made small impression upon him, because he had the thing of which Emerson wrote. His strength came from within, not from without. And it was this dominant note of self-reliance which made him seem indifferent

to the strong men of his own town and vicinity. It was not a contempt for strong men: it was only the natural indifference of one who called no man master.

He was a big body himself, big in brain, big in initiative, big in self-sufficiency.

He could do without men; and there lies the paradox —if you would have friends you must be able to do without them.

James Oliver had a host of personal friends, and he also had a goodly list of enemies, for a man of his temperament does not trim ship. He was a good hater. He hugged his enemies to his heart with hoops of steel, and at times they inspired him as soft and mawkish concession never could. And well could he say, " A little more grape, Captain Bragg."

Also, " We love him for the enemies he made." He had a beautiful disdain for society—society in its Smart-Set sense. He used to say, " In order to get into heaven you have to be good and you have to be dead, but in order to get into society you do not have to be either."

Exclusion and caste were abhorrent to him.

Oliver gave all, and doing so he won all in the way of fame and fortune that the world has to offer. His was a full, free, happy and useful life.

Across the sky in letters of light I would write these words of James Oliver: TO BENEFIT YOURSELF, YOU MUST BENEFIT HUMANITY.

JAMES OLIVER

ZANGWILL has written it down in fadeless ink that Scotland has produced three bad things: Scotch humor, Scotch religion and Scotch whisky. James Oliver had use for only one of the commodities just named—and that was humor. ¶Through his cosmos ran a silver thread of quiet chuckle that added light to his life and endeared him to thousands. Laughter is the solvent for most of our ills! All of his own personal religion—and he had a deal of it—was never saved up for Sunday; he used it in his business. But James Oliver was a Scotchman, and this being so, the fires of his theological nature were merely banked. When Death was at the door an hour before his passing, this hardy son of heath and heather, of bog and fen and bleak North Wind, roused himself from stupor, and in his deep, impressive voice, soon to be stilled forever, startled the attendants with the stern order, "Let us pray!" Then he repeated slowly the Lord's Prayer, and with the word "Amen" sank back upon his pillow to arise no more.

For the occasional drunken workman, he had terms of pity and sentences of scorn in alternation. At such times the Scotch bur would come to his lips, and the blood of his ancestors would tangle his tongue. One of his clerks once said to me, "As long as Mr. James talks United States, I am not alarmed, but when he begins to roll it out with a bur on his tongue, as if his mouth were full of hot mush, I am scared to death."

JAMES OLIVER

IN Eighteen Hundred Ninety-three, James Oliver spent several months at the Chicago Exposition. He was one of the World's-Fair Commissioners

Hundreds of people shook hands with him daily. He was a commanding figure, with personality plus. No one ever asked him, any more than they did old Doctor Johnson, "Sir, are you anybody in particular?" He was somebody in particular, all over and all of the time.

¶ That story about how the stevedores on the docks in Liverpool turned and looked at Daniel Webster and said, "There goes the King of America," has been related of James Oliver. He was a commanding figure, with the face and front of a man in whom there was no parley. He was a good man to agree with. In any emergency, even up to his eightieth year, he would have at once taken charge of affairs by divine right. His voice was the voice of command.

So there at Chicago he was always the center of an admiring group. He was Exhibit A of the Oliver Plow-Works Exhibition and yet he never realized it. One day, when he was in a particularly happy mood, and the Scotch bur was delightfully apparent, as it was when he was either very angry or very happy, an elderly woman pushed her way through the throng and seizing the hand that ruled the Oliver Plow Works in both of her own, said in ecstatic tones: "Oh! it is such a joy to see you again. Twenty years ago I used

to hear you preach every Sunday!" ¶ For once James Oliver was undone. He hesitated, stammered and then exclaimed in flat contradiction, "Madam, you never heard me preach!"

"Why, are n't you Robert Collyer—the Reverend Robert Collyer?"

"Not I, madam. My name is Oliver, and I make plows," was the proud reply.

That night Oliver asked his trusted helper, Captain Nicar, this question: "I say, Nicar, who is this man Collyer—that woman was the third person within a week who mistook me for that preacher. I don't look like a dominie, do I, Captain?"

And then Captain Nicar explained what Mr. Oliver had known, but which had temporarily slipped his mind—that Robert Collyer was a very great preacher, a Unitarian who had graduated out of orthodoxy, and who in his youth had been a blacksmith.

"Why did n't he stay a blacksmith, if he was a good one, and let it go at that?"

But this Nicar could n't answer. However, the very next day Robert Collyer came along, piloted by Marshall Field, and Oliver had an opportunity to put the question to the man himself.

Robert Collyer was much impressed by Mr. Oliver, and Mr. Oliver declared that Mr. Collyer was not to blame for his looks. And so they shook hands.

Collyer was at Chicago to attend the Parliament of

Religions. This department of the great Exposition had not before especially appealed to Oliver—machinery was his bent. But now he forgot plows long enough to go and hear Robert Collyer speak on "Why I Am a Unitarian."

After the address Mr. Oliver said to Mr. Collyer, "Almost thou persuadest me to be a Unitarian."

¶ "Had you taken to the pulpit, you would have made a great preacher, Mr. Oliver," said Mr. Collyer.

"And if you had stuck to your bellows and forge, you might have been a great plow-maker," replied Mr. Oliver—"and it's lucky for me you did n't."

"Which is no pleasantry," replied Mr. Collyer, "for if I had made plows I should, like you, have made only the best."

The Oliver Exhibit at the great Fair was a kind of meeting-place for a group of such choice spirits as Philip D. Armour, Sam Allerton, Clark E. Carr and Joseph Medill; and then David Swing, Robert Collyer, Doctor Frank Gunsaulus and 'Gene Field were added to the coterie. 'Gene Field's column of "Sharps and Flats" used to get the benefit of the persiflage.

Collyer and Oliver were born the same year—Eighteen Hundred Twenty-three. Both had the same magnificent health, the same high hope and courage that never falters, and either would have succeeded in anything into which he might have turned his energies.

Chance made Oliver a mechanic and an inventor. He

evolved the industrial side of his nature. Chance also lifted Collyer out of a blacksmith-shop and tossed him into the pulpit.

Collyer was born in Yorkshire, but his ancestors were Scotch. Oliver's mother's name was Irving, and the Irvings appear in the Collyer pedigree, tracing to Edward Irving, that strong and earnest preacher who played such a part in influencing Tammas the Titan, of Ecclefechan. Whether Oliver and Collyer ever followed up their spiritual relationship to see whether it was a blood-tie, I do not know: probably not, since both, like all superbly strong men, have a beautiful indifference to climbing genealogical trees. ¶ I once heard Robert Collyer speak in a sermon of James Oliver as "a transplanted thistle evolved into a beautiful flower," and "the man of many manly virtues."

Seemingly Mr. Collyer was unconscious of the fact that, in describing Mr. Oliver, he was picturing himself. Industry, economy, the love of fresh air, the enjoyment of the early morning, the hatred of laziness, shiftlessness, sharp practise and all that savors of graft, grab and get-by-any-means—these characteristics were strong in both. And surely Robert Collyer was right: if the world ever produces a race of noble men, that race will be founded on the simple virtues, upon which there is neither caveat nor copyright—the virtues possessed by James Oliver in such a rare degree.

JAMES OLIVER

GEORGE H. DANIELS, of the New York Central Railroad, and James Oliver were close personal friends. Both were graduates of the University of Hard Knocks; both loved their Alma Mater. ¶ When Daniels printed that literary trifle, "A Message to Garcia," he sent five thousand copies to Oliver, who gave one to every man in his factory

Daniels was one of the Illini, and had held the handles of an Oliver Plow. He had seen the great business of the Olivers at South Bend evolve. Oliver admired Daniels, as he did any man who could do big things in a big way. Daniels had an exhibition of locomotives and passenger-cars at the Chicago Exposition, and personally spent much time there. Among the very interesting items in the New York Central's exhibit was the locomotive that once ran from Albany to Schenectady, when that streak of scrap-iron rust, sixteen miles long, constituted the whole of the New York Central Railroad; and this locomotive, the "De Witt Clinton," had been the entire motor equipment, save two good mules used for switching purposes.

It was during the Exposition that Oliver incidentally told Daniels about how he had been mistaken for the Reverend Robert Collyer.

"I can sympathize with you," said Daniels; "for the plague of my life is a preacher who looks like me. Only last week I was stopped on the street by a man who

wanted me to go to his house and perform a marriage-ceremony ☙ ☙

"And you punched his ticket?" asked Oliver.

" No, I accepted, and sent for the sky-pilot to do the job, and the happy couple never knew of the break." ☙

The man who so closely resembled Daniels was the Reverend Doctor Thomas R. Slicer of Buffalo, an eminent clergyman now in New York City. Besides other points of resemblance, the one thing that marked them as twins was a beautiful red chin-whisker, about the color of an Irish setter. Once Daniels challenged the reverend gentleman to toss up to see who should sacrifice the lilacs. Doctor Slicer got tails, but lost his nerve before he reached the barber's, and so still clings to his beauty-mark.

Doctor Slicer was once going through the Grand Central Station when he was approached by a man who struck him for a pass to Niagara Falls.

" I regret," said the preacher, " that I can not issue you a pass to Niagara Falls; all I can do is to give you a pass to Paradise."

" Which," said Mr. Oliver, when Mr. Daniels told him the story, " which was only a preacher's way of telling the man to go to hades. You and I, George, express ourselves much more simply."

JAMES OLIVER

IT will not do to make James Oliver out a religious man in a sectarian sense. He did, however, have a great abiding faith in the Supreme Intelligence in which we are bathed and of which we are a part. He saw the wisdom and goodness of the Creator on every hand. He loved Nature —the birds in the hedgerows and the flowers in the field. He gloried in the sunrise, and probably saw the sun rise more times than any other man in Indiana.

" The morning is full of perfume," he used to say. And so it is, but most of us need to be so informed.

He believed most of all in his own mission and in his own divinity. Therefore he prized good health, and looked upon sickness and sick people with a touch of scorn. He reverenced the laws of health as God's laws, and so he would not put an enemy in his mouth to steal away his brains. He used no tobacco, was wedded to the daily cold bath, and was a regular amphibian for splashing. He had a system of calisthenics which he followed as religiously as the Mohammedan prays to the East. The pasteboard proclivity was not one of his accomplishments.

But a few months before his death he was missed one day at the works. His son thought he would drive out to his farm and see if he were there. He was there all right, and had just one hundred twenty-seven men, by actual count, digging a ditch and laying out a road.

¶ James Oliver was n't a man given to explanations,

apologies or excuses. His working motto usually was that of the Reverend Doctor Jowett of Baliol, " Never explain, never apologize—get the thing done, and let them howl! "

But on this occasion, anticipating a gentle reproach from his son for his extravagance, he said: " All right, Joe, all right. You see I've been postponing this tarnashun job for twenty years, and I thought I'd just take hold and clean it up, because I knew you never would! " ¶ He was let off with a warning, but Joseph had to go behind the barn and laugh.

One thing that was as much gratification to Mr. Oliver as making the road was the sense of motion, action, bustle and doing things. He delighted in looking after a rush job, and often took charge of " the boys " personally

For the men who made the plows, his regard was as great as for those who used them. He moved among the men as one of them, and while his discipline never relaxed, he was always approachable and ready to advise even with the most lowly. His sense of justice and his consideration are shown in the fact that in all the long years that the Oliver Plow Works existed, it has never once been defendant in a lawsuit in its home county, damage or otherwise.

Thousands of men have been employed and accidents have occasionally happened, but the unfortunate man and his family have always been cared for. Indeed, the

Olivers carry a pension-roll for the benefit of widows, orphans and old people, the extent of which is known only to the confidential cashier. They do not proclaim their charities with a brass band.

James Oliver thought that a man should live so as to be useful all of his days. Getting old was to him a bad habit. He did not believe in retiring from business, either to have a good time or because you were old and bughouse. " Use your faculties and you will keep them," he used to repeat again and again. He agreed with Herbert Spencer that men have softening of the brain because they have failed to use that organ ☙ And certainly he proved his theories, for he, himself, was sane and sensible to the day of his death. Yet when certain of his helpers, bowed beneath the weight of years and life's vicissitudes, would become weak and needful of care, he would say, " Well, old John has done us good work, and we must look after him." And he did. ¶ He would have denied that he was either charitable or philanthropic; but the fact was that the Golden Rule was a part of his business policy, and beneath his brusk outside, there beat a very warm and generous heart ☙ When the financial panic of Eighteen Hundred Ninety-three struck the country, and dealers were canceling their orders and everybody was shortening sail, the Olivers kept right along manufacturing, and stored their product.

Never have they laid off labor on account of hard times.

Never have they even shortened hours or pay. This is a record, I believe, equaled by no big manufacturing concern in America.

In October, Nineteen Hundred Seven, when workmen were being laid off on every hand, the Olivers simply started in and increased their area for the storage of surplus product. They had faith that the tide would turn, and this faith was founded on the experience of forty years and more in business. Said James Oliver, "Man's first business was to till the soil; his last business will be to till the soil; I help the farmer to do his work, and for my product there will always be a demand."

JAMES OLIVER

JAMES OLIVER had no fear of death. He had an abiding faith that the Power that cared for him here would never desert him there. He looked upon death as being as natural as life and probably just as good. For the quibbles of theology he had small patience. "Live right here—wait, and we shall know," he used to say.

When his wife died, in Nineteen Hundred Two, he bore the blow like a Spartan. Fifty-eight years had they journeyed together. She was a woman of great good sense, and a very handsome woman, even in her old age. Her husband had always depended on her, telling her his plans and thus clarifying them in his own mind. They were companions, friends, chums, lovers—man and wife. After her death he redoubled his activities, and fought valiantly to keep from depressing the household with the grief that was gnawing at his heart ¶ A year passed, and one day he said to his son, "Joe, I do miss your mother awfully—but then, I'll not have to endure this loneliness forever!" ¶ And this was as near a sign of weakness as he ever showed.

James Oliver was a successful man, but it was not always smooth sailing. In the early days, the Plow Plant caught fire at night and was absolutely consumed. Returning home at three o'clock in the morning, exhausted, and with clothing wet and frozen in a sheet of ice, this man, sorely kicked by an unkind Fate, turned a chair over on the floor before the fireplace, and reclin-

ing on it there with eyes closed, endeavored to forget the trying scenes of the night.

Mrs. Oliver had made coffee and prepared a simple breakfast for the tired man. But rest was never for her or her family when there was pressing work demanding attention. " James, why are you wasting time? Drink this coffee, put on these dry clothes and go at once before daylight and order lumber and brick so the men can begin at seven o'clock to rebuild. We have orders to fill! " And the man arousing himself obeyed the command. At seven o'clock the lumber was on the ground and the men were at work preparing to rebuild.

¶ James Oliver was a man of courage, but his patience, persistency and unfaltering faith were largely the reflection of his wife's soul and brain. When seventy years of age, a neighbor once dropped in for a little visit, and in conversation referred to Mr. Oliver's being a rich man.

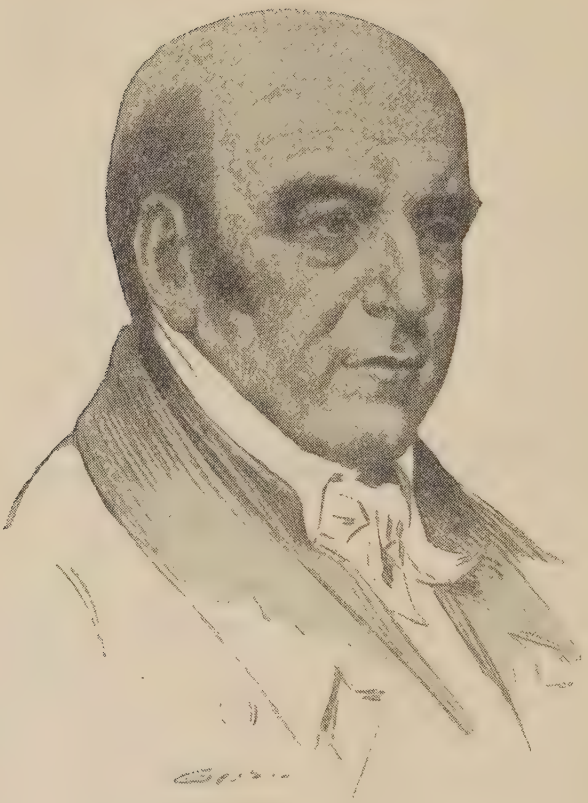
" Yes," said this kindly old Spartan, " yes, they say I am rich, but if I did n't have a dollar, I would still be rich—with a wife like that! " and he pointed to his partner of nearly half a century.

Mrs. Oliver smiled and said chidingly, " Now, James! " But he continued, " I say, mother, if we did not have a dollar, we could still earn our living with our hands at just plain hard work, could n't we? "

And the old lady (who really was never old) replied, " Yes, James, we could still earn our living with our

hands, and we would not be miserable over it, either."
Near the close of his wonderful career, Pericles said, "I have caused no one to wear crape." The Honorable Marvin Campbell, in a speech at South Bend, once quoted this remark of the man who built the City of Athens and added, "Not only can we pay James Oliver the compliment of saying that he never caused any one to wear crape, but no one ever lost money by investing in either his goods or his enterprises, and moreover no one ever associated with him who did not prosper and grow wiser and better through the association."
A few weeks before his passing, some one told him this little story of Tolstoy's: A priest, seeing a peasant plowing, approached him and said, "If you knew you were to die tonight, how would you spend the rest of the day?"
And the peasant promptly answered, "I would plow."
¶ It seems the priest thought the man would answer, "In confession," or "In prayer," or "At church."
The priest heard the answer in surprise. He thought a moment, and then replied, "My friend, you have given the wisest answer a man can possibly make, for to plow is to pray, since the prayer of honest labor is always answered."
The story impressed Mr. Oliver. He told it to several people, and then made a personal application of it, thus, "If I knew I were to die tonight, I would make plows today."

STEPHEN GIRARD



STEPHEN GIRARD

I do not value fortune. The love of labor is my sheet-anchor. I work that I may forget, and forgetting, I am happy

—*Stephen Girard*

STEPHEN GIRARD

HEN we make a census of the sensible, and count the competent, we can not leave out the name of William Penn. He was the founder of the City of Philadelphia, and of the great Commonwealth of Pennsylvania, and gave name and fame to both

In this respect of being founded by an individual, Philadelphia, the City of Brotherly Love, and the State of Pennsylvania, are unique and peculiar in all the annals of American history.

Yet Philadelphia has no monument to Penn, save the hazy figure of a dumpy nobody surmounted by an enormous hat, all lost in the incense of commerce upon the topmost pinnacle of the City Hall.

If Philadelphia has been sky-piloted by her orthodox Witherspoons and Albertsons, by her Converses and Conwells, and if they have taught her to love her enemies and then hold balances true by hating her friends, let Clio so record, for history is no longer a lie agreed upon. In her magnificent park and in her public squares Philadelphia has done honor in bronze and marble to Columbus, Humboldt, Schubert, Goethe, Schiller, Garibaldi and Joan of Arc. But "Mad Anthony Wayne," and that fearless fighting youth, Decatur, are absolutely

forgotten. Doctor Benjamin Rush, patriot, the near and dear friend of Franklin, and the man who welcomed Thomas Paine to Pennsylvania and gave him a desk where he might ply his pen and write the pamphlet, "Common Sense," sleeps in an unknown grave. You will look in vain for effigies of Edgar Allan Poe, who was once a Philadelphia editor; of Edwin Forrest, who, lionlike, trod her boards; of Rittenhouse, mapping the stars; of Doctor Kane, facing Arctic ice and Northern night; of Doctor Evans, who filed and filled the teeth of royalty and made dentists popular; of Bartram, Gross, or Leidy. Fulton lived here, yet only the searcher in dusty, musty tomes knows it ☙ Benjamin West, who founded England's Academy of Painting, is honored in Westminster Abbey; but Harrisburg, too busy in her great game of grab and graft, knows not his name. Robert Morris, who was rewarded for his life of patriotic service by two years in a debtors' jail, is still in a cell, the key of which is lost—and Sully, Peale, Taylor, Walter and Fitch mingle their dust with his ☙ ☙

Yet all this might be forgiven on the plea that where so many names of the strong and powerful bid for recognition, a good way to avoid jealousies, is to ignore them all. So speaks proud and pious Philadelphia—snug, smug, prosperous, priggish and pedantic Philadelphia. But how about these five supremely great names —William Penn, Benjamin Franklin, Thomas Paine,

STEPHEN GIRARD

Stephen Girard and Walt Whitman! ¶ Oh! ye Friends, innocent of friendship, will ye forever try to smother these by your silence, simply because they failed to do theological goose-step on your order, as your bumbeadles marked time with their staves?

Oh! ye cities and nations, cherish, I pray you, the names of your heroes in business, art, finance and poetry, for only by them and through them shall the future know you. Have a care, ye cities! for the treatment that ye accord to these, living, and to their memories, dead, is but the telltale record of your own heart and brain!

STEPHEN GIRARD

BENJAMIN FRANKLIN founded the Philadelphia Public Library, the Philadelphia Hospital, the Philadelphia Orphan Asylum and the University of Pennsylvania.

Franklin was also much interested in good roads, the building of canals—steam-railroads were then, of course, a dream unguessed.

Girard got his philanthropic impetus from Franklin. Girard had watched the progress of the University of Pennsylvania, and he had become convinced that it fell short of doing the good it might do. It shot too high

Franklin had a beautiful contempt for Harvard. He called it a social promotion plan, and thereby got the lasting enmity of John Adams and his son, John Quincy Adams, and also of John Hancock.

Franklin had hoped to make the University of Pennsylvania a different school. But after his death it followed in exactly the Harvard lines. It fitted prosperous youth for the professions, but it left the orphan and the outcast to struggle with the demons of darkness, discarded and forgotten. Girard founded his college with the idea of helping the helpless. Thomas Jefferson, also, had impressed Girard greatly. Girard once made a trip to Monticello; and he spent two days at the University of Virginia. This was really remarkable, for time with Girard was a very precious commodity.

Thomas Jefferson was the man who introduced classic

architecture into America. All of those great white pillars that front the mansions of Virginia, and in fact of the whole South, had their germ in the brain of Jefferson, who reveled in all that was Greek. Jefferson was a composite of Socrates, Plato and Aristotle, and if Socrates was not the first Jeffersonian Democrat, then who was?

Socrates dwelt on the rights and virtues of the "demos"—the Common People. Jefferson uses the expression again and again, and was the one man to popularize the word "Democrat." When Jefferson, wearing his suit of butternut homespun, rode horseback up to the Washington Capitol and tied his horse and walked over to the office of the Chief Justice and took the oath of office as President of the United States his action was essentially Socratic.

Girard got his ideals both of architecture and of education from Jefferson.

Girard was too busy to do much original investigating, for he was a very rich man—so he did the next best thing, and the thing that all wise, busy men do: he picked a few authors and banked on them.

Girard loved Benjamin Franklin, Thomas Jefferson and Thomas Paine. And one reason why he was drawn to them was because they all spoke French, and he had a high regard for the French people. Franklin and Jefferson were each sent on various important diplomatic missions to France. Paine was a member

of the French Assembly, and Girard never ceased to regret that Paine was saved from the guillotine by that happy accident of the death-messenger chalking the inside of his cell-door instead of the outside. " If they had only cut off his head, he then would have been recorded in American schoolbooks as the Honorable Thomas Paine, assistant savior of his country, instead of being execrated as Tom Paine, the infidel," said Girard ℵ ℵ

In the time of Girard, the names of Franklin, Jefferson and Paine were reviled, renounced and denounced by good society; and it was in defending these men that Girard brought down upon himself the contumely that endures—in attenuation, at least—even unto this day. ¶ Let these facts stand: Franklin taught Girard the philosophy of business and fixed in his mind the philanthropic bias.

Jefferson taught Girard the excellence of the " demos," and at the same time gave him an unforgetable glimpse of Greek architecture.

Paine taught Girard the iniquity and folly of a dogmatic religion: the religion that was so sure it was right, and so certain that all others were wrong, that it would, if it could, force humanity at point of the sword to accept its standards.

Franklin and Paine were citizens of Philadelphia, and Jefferson spent many months there. The pavements that had echoed to their tread were daily pressed by

the feet of Girard. Their thoughts were his. And when pestilence settled on the city like a shadow, and death had marked the doorposts of more than half the homes in the city with the sign of silence, Girard did not absolve himself by drawing a check and sending it to a committee by mail. Not he! He asked himself, "What would Franklin have done under these conditions?" And he answered the question by going to the pesthouse, doing for the stricken, the dying and the dead what the pitying Christ would have done had He been on earth.

Girard believed in humanity; he believed in men as did Franklin, Jefferson and Paine, and as did that other great citizen of Philadelphia who, too, was willing to give his life in the hospitals that men might live—Walt Whitman.

No one ever called Walt Whitman a financier. Some have said that Stephen Girard was nothing else. In any event, Girard and Whitman, between them, hold averages true. And they both believed in and loved humanity. And here is a fact: when we make up the composite man—the perfect man—taking our human material from American history, we can not omit from our formula Benjamin Franklin, Thomas Jefferson, Thomas Paine, Stephen Girard and Walt Whitman.

STEPHEN GIRARD

STEPHEN GIRARD was born at Bordeaux, France, in Seventeen Hundred Fifty. He died at Philadelphia in Eighteen Hundred Thirty-one

Immediately after his death there was printed a book which purported to be his biography. It was the work of a bank-clerk who had been discharged by Girard. This man had been close enough to his employer to lend plausibility to much that he had to say, and as the author called himself Girard's private secretary, people with prejudices plus pointed to the printed page as authority. The volume served to fill the popular demand for pishmince. It was written with exactly the same intent that Cheetham, who wrote his "Life of Thomas Paine," brought to bear. The desire was to damn the subject for all time. Besides that, it was a great business stroke—calumny was made to pay dividends. To libel the dead is not, in the eyes of the law, a crime

No such book as this "Life of Girard" could ever have been circulated about a living man. "Once upon a time an ass kicked a lion, but the lion was dead." ¶ Yet this libelous production was reprinted as late as Eighteen Hundred Ninety. Cheetham's book was quoted as an authority on Thomas Paine until the year Nineteen Hundred, when Moncure D. Conway's exhaustive "Life" made the pious prevaricators absurd

STEPHEN GIRARD

From being a bitter "infidel," a hater of humanity, grossly ignorant and wholly indifferent to the decencies, we now view Girard as a lonely and pathetic figure, living out his long life in untiring industry, always honest, direct, frank, handicapped by physical defects, wistful in his longing for love, helpless to express what he felt, with a heart that went out to children in a great welling desire to give them what Fate had withheld from him

Stephen Girard's parents were lowly and obscure people. They were Catholics. His father was a sailor and fisherman. Fear, hate, superstition, ignorance, ruled the household. When the father had money it went for strong drink, or to the priest. Probably it would have been as well if the priest had gotten it all. The mother went out as servant and worked by the day for her more fortunate neighbors. The children cared for one another, if the word "care" can be used to express a condition of neglect and indifference.

It might be pleasant to show, if possible, that the mother of Stephen Girard had certain tender, womanly qualities, but the fact is that no such qualities were ever manifested. If there was ever any soft sentiment in her character, the fond father of his flock had kicked it out of her. That she was usually able to hold her own in fair fight was the one redeeming memory that the son held concerning her.

Stephen was the eldest of the brood. He attended the

parochial school and learned to read. His playmates called him by a French term meaning "Twisted." He was eight years of age before he realized that the names his mother called him by, were of contempt and not of endearment—"Wall-Eye" and "Mud-Sucker"—literally the vocabulary of a fishwife. Then he knew for the first time that his eyes were not like those of other children—that one eye had a bluish cast in it and turned inward. That night he cried himself to sleep thinking over his dire misfortune.

At school when he read he closed one eye, and this made the children laugh. So much did their taunts prey upon him that he ran away from school to escape their gibes.

One of the Friars Gray caught him; whipped him before the whole school; put a dunce-cap on his head, and stood him on a high chair. Then his humiliation seemed complete. He prayed for death. At home when he tried to tell his mother about his trouble she laughed, and boxed his ears for being a "cry-baby brat."

Back in this boy's ancestry, somewhere, there must have been a stream of gentle blood. He was a song-bird in a cuckoo's nest. When the military band played, his spirit was so moved that he shed tears. But when his mother died, and her body was placed in a new board coffin made by a neighbor who worked in the shipyard, he admired the coffin, but could not cry even when the priest pinched him and called him hard-hearted. He could not cry, even with his twisted eye.

His mother, as a lovable being, had gone out of his life, even before she died. He could only think what a beautiful coffin she had and what a great man it was who made it. And this man who made the coffin gave him a penny—perhaps because the boy so appreciated his handiwork.

Stephen, unconsciously, won him on the side of art ☙ It's a terrible thing to kill love in the heart of a child. That popular belief that we are " born in sin and conceived in iniquity," Girard once said was true in his case, at least.

Yet so wondrous are the works of God, the hate and brutality visited upon their child went into the making of his strong and self-reliant character. He never said, " My mother's religion is good enough for me." He despised her religion, and that of the Friars Gray who punished boys to make them good. His mind turned inward—he became silent, secretive, self-centered, and his repulsive exterior served him well as a tough husk to hide his finer emotions.

In a few months—or was it a few weeks—after his mother's death, the father married again. The stepmother was no improvement on the mother. She had lofty ideas of discipline and being " minded." No doubt that little Stephen, crooked in eyes, crooked in body, short and swart, with brown, bare legs, was stubborn and wilful. He looked the part all right. His brown, bare legs were a temptation for the stepmother's willow

switch. He decided to relieve everybody of the temptation to switch his legs by running away to sea and taking his brown, bare legs with him. There was a ship at the docks about to sail for the West Indies. He could secrete himself among the bales and barrels, and once the ship was out of port he would come out and take chances on being accepted as cabin-boy. They could do no more than throw him overboard, anyway!

He told his little sisters of his intention. They cried, but he did n't. He had n't cried since he was eight years old, and his cheerful biographer says he never shed a tear afterward, and I guess that is so.

At two o'clock in the morning, he whispered good-by to his little sleeping sisters. He did not kiss them—he never kissed anybody in his whole life, his biographer says, and I guess that may be so, too. He stole downstairs and out into the moonlight. The dock was only a quarter of a mile away. The ship was to sail at daylight, on the turn of the tide. There was much commotion going on around the boat, battening down hatches and doing the last few necessary things before braving the reeling deep.

Little Stephen was watching his chance to get aboard. He was going as a stowaway. A man came up to him. It was the captain, and before the lad could escape the man said, "Here, I want a cabin-boy—will you go?" ✍ ✍

The boy thanked God that it was night, so the captain

could not see his crooked eye, and gasped, "Yes—yes!"

The cook was making coffee in the galley for the stevedores, who had just finished loading the ship. The captain took the boy by the hand and leading him up the plank to the galley told the cook to give him a cup of coffee and a biscuit.

The ship pushed off and hoisted sail just at daylight, on the turn of the tide.

The tide, too, had turned for Stephen Girard.

STEPHEN GIRARD

EVERY little observation will show that physical defects, when backed up by mental worth, transform themselves into "beauty-spots." To be sure, no one was ever so bold as to speak of Girard's blemishes as beauty-spots, but the fact is that his homely face and ungraceful body were strong factors in making him a favorite of fortune. Handsome is that handsome does. Disadvantages are often advantages—they serve as stimulus and bring out the best.

Young Girard had long arms and short legs, and could climb fast and high. And he could see more with his one eye than most men could with two. He expected no favor on account of his family or his good looks, and so made himself necessary to the captain of the craft as a matter of self-preservation.

Not all sea-captains are brutal, nor do all sailors talk in a hoarse guttural, shift their quids, hitch their trousers, and preface their remarks with, "Shiver my timbers."

That first captain with whom Stephen Girard sailed was young—twenty-six, a mere youth, with a first mate twice his years. He was mild-mannered, gentle-voiced and owned a copy of Voltaire's "Philosophical Dictionary." His name is lost to us; even the name of his ship has foundered in the fog; but that he was young, gentle, and read Voltaire, are facts recorded in the crooked and twisted handwriting of Stephen Girard,

facts which even his blackguard biographer admitted. ¶ The new cabin-boy was astonished that one so young could be captain of a ship; he was also astonished that a person who gave orders in a gentle voice could have them executed. Later, he learned that the men whose orders are always obeyed do not talk loudly nor in guttural. This first boyish captain taught Girard a splendid lesson—to moderate both manner and voice and be effective.

Of that first voyage, about all we know is that the boy slept on a pile of gunny-sacks; that the captain let him read from the "Philosophical Dictionary"; that he polished the bright work until it served as a mirror; that the captain smiled his approval, and that the boy, short and swart, with bullet head, followed him with one eye and worshiped him as deity.

Men do not succeed by chance. Chance may toss you into a position of power, but if you do not possess capacity, you can never hold the place.

Young Girard gravitated from the position of cabin-boy to clerk.

From this to mate came by easy stages, and so much as a matter of course that it is n't worth while to mention how.

By the law of France no man under twenty-five could be captain of a ship, but when Girard was twenty-two we find a shipowner falsifying the record and putting the boy down as twenty-five, on the obliging oath of

the boy's father, who we hope was duly paid for his pains ☙ ☙

At twenty-four, Captain Stephen Girard sailed his sloop, " L' Amiable Louise," around Sandy Hook and up New York Bay. Ship-captains then were merchants, with power to sell, trade and buy.

The venture was a success, and young Girard took the liberty of picking up a cargo and sailing for New Orleans —his knowledge of French being a valuable asset for that particular destination.

Matters were prosperous, and Girard was twenty-six, just the age of that heroic captain under whose care he first set sail, and the age of the Corsican when he conquered Italy.

Girard had ceased to wonder about boys braving waves and going upon the stormy sea in ships.

It was in July, Seventeen Hundred Seventy-six,—call it July Fourth—that Captain Stephen Girard was skirting the coast of the Atlantic, feeling his way through a fog toward New York. He was not sure of his course and was sailing by dead-reckoning.

Suddenly the fog lifted. The sun stood out, a great golden ball in the sky. The young captain swung his glass along the horizon and with his one good eye saw a sail—it was bearing down upon him.

It was coming closer.

In an hour it was a mile away. He realized that he was the objective point.

It was a British cruiser, and he realized that he was to be forced upon the beach or captured.

Girard was not a praying man, but he prayed now for a friendly cove or bay, or the mouth of a river. The fog rolled away to the west, the shore-line showed sharp and clear—and there a half-mile away was the inviting mouth of Chesapeake Bay. At least Girard thought it was, but it proved to be the mouth of the Delaware. Girard crowded on all sail—the cruiser did the same. ¶ Night settled down.

Before morning Girard's little craft was safe under the frowning forts of the Delaware, and the cruiser had turned back seeking fresh prey.

STEPHEN GIRARD

ON one of his trips to the West Indies, the ship of which Stephen Girard was mate stopped at the Isle of Martinique.

The captain and mate went ashore, and were invited to dine at the house of a merchant and planter up on the hillside overlooking the sea. The sugar with which the ship was loaded belonged to this planter, hence the courtesies to the seafaring men. Of that seemingly uneventful day one incident stood out in the mind of Girard to the day of his death. It seems the merchant and planter had a niece who lived in his household. This girl sat at the table next to Girard. She was only a child, about twelve years of age. But women mature young in that climate, and her presence caused the little first mate to lose all appetite. However, nothing worse happened than the spilling of a dish of soup in his lap when the girl tried to pass the plate to him, which was surely more polite than to spill it in hers.

After dinner the young lady accompanied the party to the wharf. Going down the hill she talked a good deal, but Girard could only say it was a fine day and looked as if there was going to be a storm.

The girl was tall, angular and strong. She climbed the rigging to the lookout, and then was scolded by her uncle, who was really proud of her and chuckled at her performance. Her features were rather coarse, but her lustrous eyes and bubbling vitality caused the one

sound peeper of Girard to follow her in awe and reverence ☙ ☙

She came into the cabin and looked at his books; this pleased Girard. He asked her if she could read, and she loftily wrote her name for him, thus: Marie Josephine Rose Tascher de la Pagerie. She handed him the slip of paper and remarked, " You could never remember my name, so I write it out for you like this." ☙ In a few minutes the order was given, " All ashore who are going ashore! "

Girard kept that slip of paper, and a few years afterward, in a generous mood, sent the girl a present of a blue shawl. She wrote in acknowledgment, and incidentally said she was soon to sail for France " to get an education."

Girard was surprised that any woman would want an education, and still more amazed at the probability that she could acquire one. In fact, when the girl had written her name for him, he kept the slip of paper more as a curiosity than anything else—it was the handwriting of a woman! Girard never received but that one letter from the young lady, but from his shipping agent in Martinique word came that Marie Josephine Rose had married, when sixteen, the Vicomte Beauharnais. Some years after, Girard heard from the same source that she was a widow.

Later, he learned she had married a Corsican by the name of Napoleon Bonaparte.

GIRARD used to say that he did not come to Philadelphia of his own accord, but having been sent there by Providence, he made the best of it.

War was on, and all American ports were blockaded. How long this war would last, no one knew. Girard's sympathies were with the Colonies, and the cause of liberty was strong in his heart. He was glad that France —his La Belle France—had loaned us money wherewith to fight England. Yet all his instincts were opposed to violence, and the pomps of army life for him had no lure

He unloaded his ship, put the craft at safe anchorage and settled down, trying to be patient. He could have sold his cargo outright, but he had a head for business —prices were rising, and he had time—he had all the time there was. He rented a store on Water Street and opened up at retail. It was the best way to kill time until the war closed.

The rogue biographer has told us that Girard's ship was loaded with "niggers," and that these were sold by the mercenary captain and the money pocketed by himself, "all being fair in love and war."

This tale of business buccaneering has long been exploded, but it is a fact that the cargo was used by Girard as his first capital. He used the money wisely and well, and repaid the other owners—one-third being his own property—with interest.

When the war was over, it was expected that Captain Girard would again take to the deck and manage his craft. But this was not to be. That there was a goodly dash of sentiment in his nature is shown in that, after ten years, he bought the boat and would have kept her for life, had she not been wrecked on the Florida Reefs and her bones given to the barracuda.

In front of Girard's little store on Water Street there was a pump, patronized by the neighbors.

Girard had been there about three months. He was lonely, cooped up there on land, sighing for the open sea. Every day he would row across to his ship and look her over, sweeping the deck, tarring the ropes, greasing the chains, calculating how soon she could be made ready for sea, should news of peace come.

The weeks dragged slowly away.

Girard sat on a box and watched the neighbors who came to the pump for water. Occasionally there would toddle a child with jug or pail, and then the crooked little storekeeper would come forward and work the pump-handle.

Among others came Pollie Lumm—plump, pretty, pink and sixteen.

Girard pumped for her, too.

He got into the habit of pumping for her. If he was busy, she would wait.

Pollie Lumm was a sort of cousin to Sallie Lunn. Neither had intellect to speak of. Pollie had the cosmic urge,

that is all, and the marooned sea-captain had in him a little—just a little—of the salt of the sea.

Fate is a trickster. Her game is based upon false pretenses—she should be forbidden the mails.

She sacrifices individuals by the thousand, for the good of the race. All she cares for is to perpetuate the kind.

¶ Poor sailorman, innocent of petticoats, caught in the esoteric web, pumping water for Pollie Lumm—Pollie Lumm—plump, pert, pink and pretty.

And so they were married.

Their wedding-journey was in a scow, across to the bridegroom's ship, riding at anchor, her cordage creaking in the rising breeze.

Pollie Lumm, the bride of a day, was frightened there alone with a one-eyed man, when the rats went scurrying through the hold. She was n't pink now; her color had turned to ashy yellow and her heart to ashes of roses. Girard could face the wind of the North, but a crying woman on a ship at anchor, whose rusty chains groaned to the dismal screech of tugging cordage, undid him. A lesser man—a devil-may-care fellow—could have met the issue. Girard, practical, sensible, silent, was no mate for prettiness, plump and pink. He should have wedded a widow, who could have passed him a prehensile hawser and taken his soul in tow.

The bride and groom rowed back, bedraggled, to the room over the store.

Pollie could not cook—she could not figure—she could

not keep store—she could not read the " Philosophical Dictionary "—nor could she even listen while her husband read, without nodding her sleepy head. No baby came to rescue her from the shoals, and by responsibility and care win her safely back to sanity.

Poor Pollie Lumm Girard!

Poor Silly Sailorman!

Venus played a trick on you—did n't she, and on herself, too, the jade!

Pollie became stout—enormously stout—the pearl-like pink of her cheek now looked like burnt sienna, mixed with chrome yellow. She used to sit all day in front of the store, looking at the pump.

She ceased to hear the pump; she did not even hear its creak, which she once thought musical.

Her husband sent for a doctor. " Chronic dementia," the doctor diagnosed it.

She was sent to an asylum, and there she lived for thirty-eight years.

Religiously, once a month, her husband went to visit her, but her brain was melted and her dull, dead eyes gave no sign. She was only a derelict, waiting for death.

STEPHEN GIRARD

THE first six years that Girard was in Philadelphia he made little headway. But he did not lose courage. He knew that the war must end sometime, and that when it did, there would be a great revival of business.

When others were beaten out and ready to give up, and prices were down, he bought. Merchant ships were practically useless, and so were for sale. He bought one brand-new boat and named it "The Water-Witch," for this was the name he had for Pollie Lumm when she used to come with her jug to his pump.

As soon as the war closed and peace was declared, Girard loaded his two ships with grain and cotton and dispatched them to Bordeaux.

They were back in five months, having sold their cargoes, bringing silks, wines and tea. These were at once sold at a profit of nearly a hundred thousand dollars

The ships were quickly loaded again. The captains were ordered to go to Bordeaux, sell their cargoes and load with fruit and wine for Saint Petersburg. There they were to sell their cargoes and buy hemp and iron, and sail for Amsterdam. At Amsterdam they were to buy drygoods and sail for Calcutta There they were to sell out and with the proceeds buy silks, teas and coffees and make for America. These trips took a year to make, but proved immensely profitable

Girard now bought more ships, and very properly named the first one "Voltaire" and the next "Rousseau." ¶ By Seventeen Hundred Ninety-five, he owned twenty-two ships and was worth more than a million dollars. In fact, he was the first man in America to have a million dollars in paying property at his disposal.

After he was thirty he was called "Old Girard." He centered on business, and his life was as regular as a town clock. He lived over his warehouse on Water Street and opened the doors in the morning himself. He was regarded as cold and selfish.

He talked little, but he had a way of listening and making calculations while others were arguing. Suddenly, he would reach a conclusion and make his decision. When this was done, that was all there was about it. The folks with whom he traded grew to respect his judgment and knew better than to rob him of his time by haggling. His business judgment was remarkably good, but not unerring. Yet he never cried over lacteal fluid on the ground. When one of his captains came in and reported a loss of ten thousand dollars through having been robbed by pirates, Girard made him a present of a hundred to enable him to get his nerve back, and told him he should be thankful that he got off with his life.

He loaded the ship up again, and in a year the man came back with a cargo that netted twenty-five thousand dollars. Girard gave him a silver watch worth

twenty dollars and chided him for having been gone so long ☙ ☙

Then Girard made a pot of tea for both, on the little stove in the office back of his bank, for the millionaire always prided himself on being a cook.

His brother Jean had now come to join him. Jean was also a ship-captain. Stephen bought a third ship and called it " The Two Brothers," in loving token of the ownership.

When his brother Jean proved to be a bad businessman, although a good sailor, Stephen presented him his own half-interest in the ship, and told him to go off and make his fortune alone. Jean sailed away, mortgaged his boat to get capital to trade upon, lost money and eventually lost the boat. When he wanted to come back and work for his brother, Stephen sent him a check, but declined to take him back. " The way to help your poor relatives is to remit them. When you go partners with them everybody loses."

Girard was a man of courage—moral, financial and physical. When his ship, the " Montesquieu," arrived at the mouth of the Delaware on March Twenty-sixth, Eighteen Hundred Thirteen, she was headed off and captured by an English gunboat. Word was sent to Girard that he could have his boat by bringing an inventory of the craft and cargo and paying over British gold to the amount. He went down the bay in a small boat, met the enemy on a frank business

basis, paid over one hundred eighty thousand dollars in English guineas, and came sailing back to his own calm satisfaction, even if to the embarrassment of the crew. The boat was loaded with tea, and Girard was essentially a tea-merchant. He knew his market and sold the " Montesquieu's " cargo for just five hundred thousand dollars.

When yellow fever came like a blight to the city, and the grass grew in the streets, Girard gave bountifully to relieve the distress of the people. But a panic of fear was upon them. They forgot how to live and began to pray. Preachers proclaimed that the Day of Judgment was at hand. Whole families died and left no one to look after their affairs.

Every night, wagons went through the streets and the hoarse cry was heard: " Bring out your dead! Bring out your dead! "

Then the old millionaire showed the heroic side of his nature. He organized a hospital at Bush Hill, and took personal charge of it. Every office that could be done for the sick and dying, he did. With his own carriage he would go to houses, and lifting the stricken ones in his arms, carry them out and transport them to a place where they could have attention.

As the spirits of others sank, his soared. To the men who walked in the middle of the street with a sponge to their noses, he would call in banter. He laughed, danced and sang at the pesthouse—things he was never

known to do before. " Fear is the only devil," he wrote on a big board and put it up on Chestnut Street. He would often call at fifty houses a day, carrying food and medicine, but best of all, good-cheer. " If death catches me, he 'll find me busy," he used to say ❧ He showed the same courage when the financial panic was on in Eighteen Hundred Ten. At this time every one was hoarding and business was paralyzed. Girard had one million dollars to his credit with Baring Brothers in London. He drew out the whole sum and invested it in shares of the United States Bank. This bold move inspired confidence and broke the back of the panic ❧ ❧

In Eighteen Hundred Eleven, when the charter of the United States Bank had expired, and Congress foolishly declined to renew it, Girard bought the whole outfit—or all there was left of it—and established " The Bank of Stephen Girard," with a capital of one million two hundred thousand dollars.

When near the close of the war the Government was trying to float a loan of five million dollars, only twenty thousand was taken. " The Colonies are going back to the Mother Country," the croakers said. If so, all public debts would be repudiated.

Girard stepped forward and took the entire loan, although it was really more than his entire fortune. ¶ The effect was magical. If Old Girard was not afraid, the people were not, and the money began to come out

of the stockings and ginger-jars. ¶ Girard believed in America and in her future. " I want to live so as to see the United States supreme in liberty, justice and education," he used to say.

He loved pets and children, and if he was cold it was only to grown-ups.

On each of his ships he placed a big Newfoundland dog —" to keep the sailors company," he said. The wise ones said it was because a dog was cheaper than a watchman. Anyway, he loved dogs, and in his yellow gig, or under it, was always a big, shaggy dog. He drove a slow-going, big, fat horse, and used to say that if times got hard he at least had a horse that could plow. During the last twenty years of his life he used to make daily trips to his farm, where Girard College now stands, and work there like a laborer with his trees and flowers. If he did not love Venus, he certainly did Ceres and Pomona. " If I knew I should die tomorrow, I would plant a tree today," he once wrote.

STEPHEN GIRARD

BY his will Girard left many benefactions for the betterment of humanity. His bequests to the City of Philadelphia and the State of Pennsylvania were these: To the Philadelphia Hospital, thirty thousand dollars; to the Pennsylvania Institute for the Deaf, twenty thousand dollars; to the Philadelphia Orphan Asylum, ten thousand dollars; to the Philadelphia Public Schools, ten thousand dollars; to the City of Philadelphia for the distribution of fuel among the poor, ten thousand dollars; to the Masonic Loan Association, twenty thousand dollars; to the City of Philadelphia for the improvement of its streets and public squares, five hundred thousand dollars; to the Philadelphia Public Library, forty thousand dollars; for the improvement of canals in the State of Pennsylvania, three hundred thousand dollars; and greatest of all, two million dollars for the founding of Girard College. Besides this was a residue of the estate which went also to Girard College, the total value of which endowment has increased until it is now more than sixteen million dollars.

At the time of the death of Girard his bequests to public institutions had never been equaled by individual philanthropies in the history of the world.

And since then, I believe, only two men have given as much for the cause of education.

However, it so happened that no public statue nor material acknowledgment of Girard's great gifts to

Philadelphia and the State of Pennsylvania was made —except at his own expense—until the year Eighteen Hundred Ninety-seven, when a bronze statue of this great businessman and philanthropist was erected on the north plaza of the City Hall. This statue has no special setting and is merely one of a dozen decorative objects that surround the square.

That particular clause in Girard's will which provided that no clergyman, preacher or priest should ever be allowed to act as trustee for the school, or ever be allowed to enter the school, is still respected, outwardly at least

The gatekeeper challenges you thus: "Are you a clergyman?" And those who fail to say flatly, "No," are not allowed to enter.

Horace Greeley once approached the gate at Girard College wearing his usual little white necktie, his spectacles and his beatific, innocent smile.

"You can't enter," said the grim Saint Peter.

"Why not?" was the astonished reply.

"You are a clergyman!"

"The hell I am!" said Horace.

"Excuse me—walk right in," said Saint Peter.

The heirs tried to break the will, basing their argument on that item concerning clergymen.

The Supreme Court upheld the will, finding nothing derogatory in it to the Christian religion or public policy

Girard did not say, " Christian clergymen "—he was opposed to all formal religions.

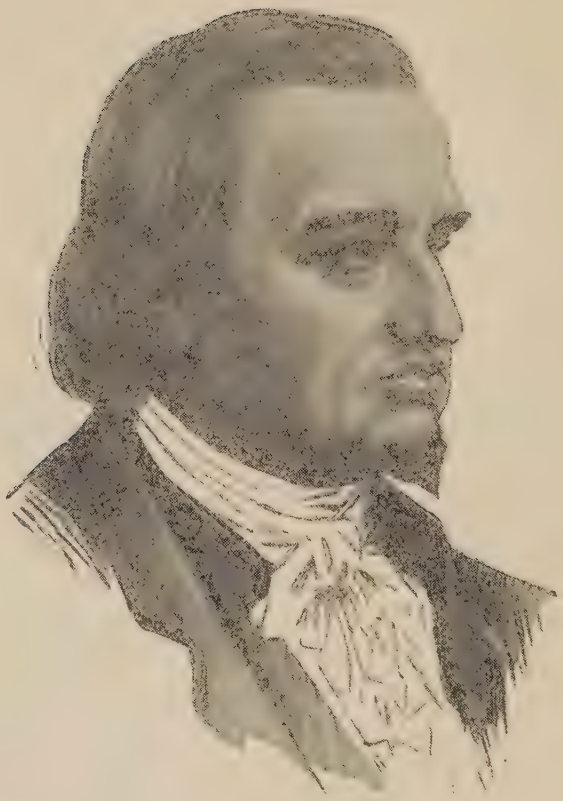
Girard had very positive ideas on the subject of education, and he was the first man in America to put manual training to a practical test as a part of the school curriculum.

At Girard College there are now constantly more than two thousand boys, who have a home and school advantages. There are certain grave dangers about institutional homes for children, in that there is a strong tendency to kill individuality. But certain it is that Girard College has ever labored, and in a great degree succeeded, in minimizing this tendency. It is the proud boast that any boy who is graduated at Girard is able to take care of himself—he can do things that the world wants done and is willing to pay for.

¶ The boys are graduated at eighteen, which is the age that most students who go to universities enter. But Girard boys, almost without exception, go right into practical business, and Philadelphia merchants are not slow to hire them. Girard College has a long honor-roll of noble men who have succeeded beyond the average, helping themselves by adding to the wealth and happiness of the world.

Great was the mariner and merchant who made these things possible!

MAYER A. ROTHSCHILD



MAYER A. ROTHSCHILD

It takes a great deal of boldness, mixed with a vast deal of caution, to acquire a great fortune; but then it takes ten times as much wit to keep it after you have got it as it took to make it.

—*Mayer A. Rothschild*

MAYER A. ROTHSCHILD

HAT the Jews are a joyous people and find much sweet solace in their sorrowful religion is proven by one fact too obvious to be overlooked—they reproduce.

Children are born of love and joy. The sorrows of Jewry are more apparent than real. After every Black Fast, when the congregations used to sit shoeless on the stone floors of the synagogues, weeping and wailing on account of the destruction of Jerusalem, the youngsters, and the grown-ups as well, were counting the hours before the Feast of Pentecost would begin. ¶ The sorrow over the loss of things destroyed a thousand years or so ago is reduced by the lapse of years to rather a pleasant emotional exercise.

Fasts were followed by feasts, also pro and con, as Mrs. Malaprop would say; so that in the home of an orthodox Jewish family there was always something doing. Fasts, feasts, flowers, sweetmeats, lights, candles, little journeys, visits, calls, dances, prayers, responses, wails, cries of exultation, shouts of triumph—"Rejoicing of the Law"—these prevented monotony, stagnation and introspection.

And these are the things which have pressed their influences upon the Jew until the fume and reek of

the Ghetto, the bubble and squeak of the rabble, and the babble of bazaars are more acceptable to him than the breeze blowing across silent mesa and prairie, or the low, moaning lullaby of lonely pine-forests ☙ The Jew is no hermit—if anything is going on, he is literally and poetically in it.

The sense of separation is hell. If continued it becomes insanity. The sense of separation is a thing that seldom presses upon the Jew, and this is why insanity passes him by and seeks a Christian as a victim. The Jew has an animating purpose that is a saving salt, even if this purpose is not always an ideal one. His family, friends, clan, tribe, are close about him.

Zangwill, himself a child of the Ghetto, comes to the rescue of the despised and misunderstood Christian, and expresses a doubt as to whether the Ghetto was not devised by Jews in order to keep Christians at a safe and discreet distance.

For certain it is that the wall which shut the Jews in, shut the Christians out. The contempt of the Christian for the Jew is fully reciprocated. One-sided hate does not endure any more than does a one-sided love.

The first Ghetto was at Venice. It came into being during the Italian Renaissance, say about Fourteen Hundred Fifty. The Jews had settled in one corner of the city, as they always have done, and are still prone to do. They had their own shops, stores, bazaars, booths, schools and synagogues. There they were

packed, busied with their own affairs, jostling, quibbling, arguing, praying, taking no interest in the social life outside. Jehovah led them out of captivity in order that He might make them slaves to Himself. He surely was a jealous God!

Of course, they traded with Christians, bought, sold, ran, walked with them, but did not dine with Christians nor pray with them. There were Jewish architects, painters, printers, lawyers, doctors, bankers, and many of the richest and most practical men in Venice were Jews ✍ ✍

They made money out of the Christians, and no doubt helped the Christians to make money, for, as I have said, things not founded on reciprocity do not last long. ¶ One fact that looks like corroborating proof of Zangwill's pleasantry is that upon one of the Ghetto gates was a marble slab, warning all Jews that if any of them turned Christian he would never be allowed again to live in the Ghetto, nor would he be saluted or spoken to if he returned, nor so much as be given a cup of water, but that the cord, scourge, gallows, prison and pillory should be his portion.

It was a curse almost like that cheerful one visited upon Spinoza, the lens-maker, when he forsook the synagogue and took up his home with the Mennonites.

Children born and brought up in the Ghetto always felt a certain pity for those who were obliged to live beyond the gates, in the great, selfish, grasping, wicked

world. Those inside the Ghetto were the Chosen People of God; those outside were the Children of the Devil ☙ No matter who built the wall, it is a fact that the Government of Venice, which was Christian and under the immediate jurisdiction of the Church, kept guards at the gates and allowed no Jew to leave after a certain early hour of the evening, nor on Sundays or holidays, or when the Emperor visited the city. The only exception to this was on Holy Cross Day, which occurred once a year. On this day all adult Jews were ordered out and marched by the soldiers to some Christian Church, where they were compelled to listen to the service and repeat the Apostles' Creed. Robert Browning says that they were rounded up all right, but when it came to saying the Creed they twiddled their thumbs and said Ben Ezra's Prayer. It is also quite probable that they crossed their fingers, for the Jews are a stubborn sort, given to contumacy and contravention ☙ On all other days, any Jew who went out into the city had to wear a big yellow O on his breast, and a yellow hat on his head. The Jewish women wore the O and also a veil across which were yellow stripes.

These chromatic signs were changed a few times in the course of the three hundred years that the Ghetto existed, and so were the hours in which the Jews were allowed to come and go, but five o'clock in the evening and seven in the morning were the regular closing and opening times. The watchmen at the gates and the

guards who rowed round and round in their barcas were paid out of a special tax collected from the Jews. It was argued that it was all a sort of beneficent police protection, devised by kindly persons who loved their enemies, and did good to those who despitefully used them ☙ ☙

The man who can not make a good argument for the Ghetto lacks imagination.

¶ Gibbon, who was a deist or monotheist and really liked the Jews, intimates that it was lucky for the Christians that Constantine did n't embrace Judaism instead of Christianity, for, if he had, the Jews would have treated the Christians exactly as the Christians have since treated the Jews. Of course, nobody claims that Christianity is the religion of Christ—it is the religious rule of pagan Rome, with the Jewish Christ as a convenient label. Just why Christians should worship a Jew, and pray to a Jewess, and yet despise Jews, is a matter so subtle that it has never been explained. Gibbon in this connection says at least one irrefutable thing, and that is, that the Jewish people are men and women. Christians are men and women, also. All are human beings, and it is quite likely that the race is not to the swift, nor the battle to the strong, but time and chance happeneth to them all ☙ ☙

I am not sure that Gibbon is right when he says that the Christians were lucky in that Constantine did not

turn Jew. To be persecuted is not wholly a calamity, but to persecute is to do that for which Nature affords no compensation. The persecutor dies, but the persecuted lives on forever.

The struggle for existence which the Jew has had to make is the thing that has differentiated him and made him strong. Those first Christians—Primitive Christians—who lived from the time of Paul to that of Constantine, were a simple, direct, sincere and honest people—opinionated no doubt, and obstinately dogmatic, but with virtues that can never be omitted nor waived. They were economical, industrious and filled with the spirit of brotherhood, and they possessed a fine pride concerning their humility, as most ascetics do. Humility is a form of energy. It is simply going after the thing by another route, and deceiving yourself as to the motive.

The Primitive Christians had every characteristic that distinguished the Jew of the Middle Ages—those characteristics which invite persecution and wax strong under it

Poverty and persecution seem necessary factors in fixing upon a people a distinctive and peculiar religion. Persecution and poverty have no power to stamp out a religion—all they do is to stain it deeper into the hearts of its votaries. Centuries of starvation and repression deepened the religious impulses of the Irish, and it has ever been the same with the Jews.

If the Jew is criticized in America, it is on account of that buttinski bumptiousness upon which he has no monopoly, but which goes with the newly-made rich of any nationality who have little to recommend them beyond the walletoski.

There are no poor Jews natives of America, and it is worth while noting that our richest citizens are not Jews, either. American-born Jews have enough. The poverty-stricken Jews in this country come from Russia, Bulgaria and Roumania; and their children will have money to loan, if not to incinerate, because they possess the virtues that beckon all good things in their direction.

America is the true Judaic Zion. Here there are nearly two million Jews, and their religion is fast taking the form of a healthful Roycroftism.

The downfall of primitive Christianity dates from the day Constantine embraced it, and thereby made it popular. Prosperity is a form of disintegration—a ripening of the fruit. Things succeed only that they may wither. The business of every great religion is to die, and thus fertilize others. The Jew has survived every foe save success. Civilization is now adopting him, and Liberal Judaism is fast becoming a Universal Religion, taught in fact, if not in name, by priests, preachers and muftis of all denominations. The end of the Jew is near—he has ceased to be peculiar.

MAYER A. ROTHSCHILD

OLFGANG GOETHE was born in the city of Frankfort in Seventeen Hundred Forty-nine. Goethe gives us a very vivid description of Frankfort as he remembered it in his childhood days. He describes it as a town within a town, a fortress within a fortress. Then he tells us of a walled enclosure in this walled city, which was to him a very terrible place—it was the Ghetto, or Jews' Quarter. Through it ran the Judengasse, or street of the Jews. It was a place packed with human beings—houses, hallways, alleys, sidewalks and porches swarming with children. Goethe tells how he at times would peep through the iron gates of the Ghetto, but as a child he never ventured in. The children told one another how human sacrifices were offered in the synagogues, and as proof, pictures of Abraham and Isaac were brought forth—that proved the point. There were plenty of men in the Ghetto who looked exactly like Abraham—goodness gracious! In this Ghetto at Frankfort was born, in Seventeen Hundred Forty-three, Mayer Anselm, afterward Mayer Anselm Rothschild. When Goethe took his peep into the Ghetto, this lad was about twelve years old—Goethe was six. Forty years later these men were to meet, and meet as equals. The father of Mayer Anselm was Anselm Moses. He could not boast a surname, for Jews, not being legal citizens, simply aliens, had no use for family-names. If they occasionally took them on, the reigning duke

might deprive them of the luxury at any time, without anesthetics ❧ ❧

If a man had two names, say, "Anselm Moses," it meant that his name was Anselm and that he was the son of Moses. Mayer Anselm was the son of Anselm. Rothschild means "Red Shield," and this was the distinguishing sign on the house. All the people in that house were "Red Shields." The house was seven stories high, and at one time a hundred people lived in it ❧ Later, when the name became popular, all of the people in that house called themselves "Rothschilds." In Goethe's time, there were just one hundred sixty houses in the Frankfort Ghetto, and these were occupied by two thousand three hundred Jews.

Goethe says that the practise of walling the Jews in was to facilitate taxation—the Jews being honored by an assessment quite double that which Christians paid. At one time any Jew who paid two hundred fifty florins was exempt from wearing a yellow hat and the yellow O on his breast.

Many private houses, everywhere, have walls around them, and the plan of dividing different nationalities from each other, by setting apart a certain section of the town for each, was a matter of natural selection, everywhere practised. Mayer Anselm grew up with never a thought that he belonged to a "peculiar people," nor did the idea of persecution ever trouble him. The only peculiar people are those who do not act and

think as we do. Who are peculiar? Oh, the others, the others, the others.

There was a big family for Anselm Moses to look after. All were hearty and healthy. The Mosaic Law says nothing about ventilation, but outside of this little lapse it is based on a very commonsense plan of hygiene. ¶ One thing which adds greatly to the physical endowment of Jewish children, and almost makes up to the child of the Ghetto for the lack of woods and fields, is that he is not launched on the sea of life with a limited supply of love. Jewish children do not refer to their father as "the Gov'ner," and elderly women as "Salem Witches," because the Jews as a people recognize the rights of the child.

And the first right of a child is the right to be loved ☙ In the average Christian household, until a very few years ago, the child grew up with the feeling constantly pressed upon him that he was a usurper and an interloper. Such questions as, "Where would you get anything to eat if I did not provide it?" were everywhere flying at the heads of lisping babyhood. The words "must" and "shall" were often heard, and that obedience was a privilege and not a duty was nowhere taught. All parents quoted Solomon as to the beauties of the rod; and that all children were perverse, obstinate and stiff-necked was assumed to be a fact. To break the will of a child was a very essential thing to do ☙ The lack of the spirit of brotherhood that the Jew has

encountered from the outside world has found a balance in an increased expression of love within his family. That most atrocious English plan of taking the child from his parents at a tender age and placing him in a boarding-school managed by holluschickies has never been adopted by the Jews.

Fear, repression and shock to vibrating nerves through threats, injunctions and beatings have fixed in the Christian races a whole round of "children's diseases," which in our ignorance we attribute to "the will of God." ☙ ☙

Let this fact be stated, that old folks who are sent over the hill to the poorhouse have invited their fate. And conversely, elderly people who are treated with courtesy, consideration, kindness and respect are those who, in manhood's morning, have sown the seeds of love and kindness. Water rises to the height of its source; results follow causes; chickens come home to roost; action and reaction are equal; forces set in motion continue indefinitely in one direction. The laws of love are as exact as the laws of the tides that moan and cry and beat upon the shores, the round world over. A family of ten children born and reared in a noisome Ghetto, and all strong and healthy? Impossible, you say, yet such is the fact, and not a rare exception either. Happiness is the great prophylactic, and nothing is so sanitary as love, even though it be flavored with garlic.

MAYER A. ROTHSCHILD

THE father of Mayer Anselm was a traveling merchant—call him a pedler, a Jewish pedler, and have done with it. He made trips outside of the Ghetto, and used to come back with interesting tales of adventure that he would relate to the household and neighbors who would drop in.

Not many Jews ventured outside of the Ghetto—to do so was to invite insult, robbery and violence. However, to get out is to grow. This man traded safety for experience and so got out and grew. He evidently knew how to take care of himself. He was courageous, courteous, intelligent, diplomatic. He made money. And always he wore the yellow hat and the yellow patch upon his breast

In the "Red Shield" there was usually at least one Rabbi. One of the sons of Anselm Moses must be a Rabbi. The parents of little Mayer Anselm set him apart for the synagogue—he was so clever at reciting prayers and so glib with responses. Then he had an eczema for management, and took charge of all the games when the children played Hebrew I-Spy through the hallways and dark corners of the big, rambling and mysterious "Red Shield."

Little Mayer must have been nine years old when his father first took him along on one of his trips. It was a wonderful event—they were gone three days, and when they returned the boy entertained the whole Judengasse with tales, slightly hand-illumined, about the wonderful

things they had seen. ¶ One thing he learned, and that was that Christians were not the drunken, fighting, treacherous and bloodthirsty people he had supposed—at least, they were not all bad. Not once were they insulted or molested.

They had called at the great house or castle of the Landgrave to sell handkerchiefs, combs and beads to the servants, and accidentally they had met the Landlord, himself. He it was who owned the " Red Shield." The agent of the Landgrave came every month to collect the rent from everybody. That word " Landgrave " simply meant " Landlord," a term still used even in America, where there are, of course, no Lords, only " ramrods."

The Landgrave had invited Anselm Moses into his library to see his wonderful collection of coins, and Mayer Anselm, of course, slipped in, too. To describe the wonders of that house would take a book as big as the Torah—I think so!

The Landgrave had a son, aged eleven, going on twelve, and his name was William. He was n't so big as Mayer, and Mayer would n't be so old as William for a year, and even then he would n't.

Children know nothing of social caste. Caste is a disease of grown-ups. It is caused by uric acid in the ego. Children meet as equals—they respond naturally without so much as a thought as to whether they ought to love one another or not.

William got acquainted with Mayer by holding up a big speckled marble, and then in a burst of good-fellowship giving the marble to the little stranger boy, all before a word had been said. Then while the Landgrave was showing his treasures to Anselm who himself was a collector in a small way, the boys slipped out of the door, and William took Mayer to see the stables. "What's it for?" asked William, pointing to the yellow patch sewed tight to the breast of Mayer's jacket. "That?" answered Mayer proudly, "why, that means that I am a Jew, and I live in the Ghetto!" William gave a little start of alarm. He looked at the other lad, so brown and sturdy and frankly open-eyed, and said slowly, "You can't be a Jew, because—because Jews eat children!"

"I 'm a Jew—my father is a Jew—all our folks are Jews—the Jews are the Chosen People of God!" Little Mayer spoke slowly and with feeling.

"The Chosen People of God?" echoed William.

"Yes!"

They saw the horses, and Mayer looked at them with wondering eyes. There were no horses in the Ghetto—just pushcarts and wheelbarrows. William had been lame—hip disease, or something, and so had never been away down to the city, except with a nurse, or in a carriage with his tutor. The boys entered the house and the Landgrave was still explaining to Anselm Moses how all coins made by the

Assyrians were modeled by hand, not stamped out with a die, as was done by the Greeks.

The boys had n't been missed. " Can't I have one of those to wear on my coat, too? " asked William, pulling at his father's sleeve, and pointing to the yellow patch on Mayer's jacket.

" One of what, my son? " asked the Landgrave seriously

" One of those yellow medals! "

The Landgrave looked at Mayer's yellow patch, and then involuntarily at the badge worn by the boy's father

The Landgrave's fine face flushed scarlet. His gaze met the steady, manly look of Anselm Moses.

They understood each other. No one was near, save the two boys. They met as equals, as men meet on the plain or desert. " It 's all a mistake—a foolish mistake, Anselm, and some day we will outgrow it. A man 's a man! "

He held out his hand. The Jew grasped it firmly and both men smiled—the smile of friendship and understanding.

¶ As the Jew and his son started to go, the Landgrave gave little Mayer a big copper penny, and asked him to come back some day and play with William.

And Anselm Moses, the Jew, took up his pack that he had left at the servants' quarters, and holding the hand of little Mayer Anselm, they walked out of the castle yard, down among the winding trees to the road.

MAYER A. ROTHSCHILD

MAYER ANSELM took to his father's business as a bird takes to the air. From selling trinkets he began dealing in jewelry, old coins, curiosities and paintings. He picked his customers, and knew the weaknesses of each—certain things were bought for certain people.

The idea of becoming a Rabbi was abandoned—he wanted temporal power, not spiritual. Money to the intelligent Jew is the symbol of power—of independence. There may be men who love the money itself, but surely this man did n't. He was daring in its use—he had the courage to take risks. His was a quest for power

When about twenty, he traveled as far as Hanover to visit a kinsman, and there he served for several months in a bank. He had a mind like those Japanese who travel to absorb, and waste no time in battling error

Returning to Frankfort he transformed his father's little store into a bank and filled the window with real money, to the great delight and astonishment of the neighbors. From Hanover he brought a collection of rare coins. The business his father had established gradually took on a cosmopolitan look. The house of the Red Shield became a sort of center of trade for the whole Judengasse.

And all the time the friendship with the Landgrave and his son had continued. Commissions were given to Mayer to buy certain coins and pictures. Finally

he was entrusted to collect the rents of the Red Shield. He did this so thoroughly and well, and was so prompt in his reports, that he was finally named as custodian of the property. Other property was given to him to look after

Jews came to him for advice, and Christians counseled with him as to loans.

He became known as the "Honest Jew," which title, we hope, carried with it no reflection on his co-religionists. There are men—a very, very few—who are thus honored with the title of "Honest John." Gamblers can be recalled whose word was worth more than their bond. There are horsemen—gamblers, too, if you please—who have little respect for the moral code, but who never prove false to a trust.

Mayer Anselm had the coolness and the courage of a good gambler—in business he surely was ever ready to back his opinion. He would pay five hundred thalers for a jewel, give the man his price and pocket the gem silently, while the hagglers and quibblers were screwing up their courage to offer a hundred for it. But here was the difference—Mayer Anselm knew what he was going to do with the jewel. He had a customer in mind. He knew the customer, he knew the jewel, and he knew his own mind.

The Landgrave grew to lean on Mayer Anselm of the Red Shield. He made him "Court Jew," or official treasurer of the principality. This carried with it "the

freedom of the city," and being a free man—no longer technically a Jew—he had a name, and the name he chose was "Rothschild," or the Red Shield, Mayer Anselm Rothschild.

He no longer wore the yellow badge of a despised race. Yet he refused to leave the Ghetto. The House of the Red Shield was his birthplace—here his parents had lived and died, here would he live and die. He was still a Jew, earnest and zealous in keeping the Law, the "President" or head of the synagogue.

He was happily married to Letizia—she had no other name—and babies were coming along with astonishing regularity

To him and his good wife were born five sons and five daughters. The Red Shield was now his own property, he having purchased the freehold—a thing he could not do until he had attained "the freedom of the city."

¶ Then we get the rather curious condition of Mayer Anselm supervising the municipal affairs of the whole city; and his sons, grown to manhood, still wearing the yellow badge and obliged to keep within the Ghetto at certain hours, on serious penalty.

And it is worth while noting that Mayer Anselm kept the laws of the Ghetto, and asked no favor for himself beyond that granted to other Jews, save that he did not wear the badge. Beyond this he was a Jew, and his pride refused to allow him to be anything else. And yet he served the Christian public with a purity of purpose

and an unselfishness that won for him the reputation of honesty that was his all his life. ¶ By his influence the Ghetto was enlarged, several of the streets widened, and all houses were placed under sanitary inspection. He established a compulsory free-school system and maintained an art-gallery in the Ghetto that was a center of education for the entire district.

When this gallery was dedicated, Goethe came, and made a speech of congratulation. He was the guest of the Red Shield. Afterward, Rothschild returned the visit and spent several days at Weimar with the great poet, and always they were on very friendly terms.

THE son of the Landgrave became, himself, the Landgrave of Hesse-Cassel, and afterward Elector. He is also known as William the Ninth. He was a booklover, a numismatist, and a man of many gentle virtues. I know of only one blot on his official 'scutcheon, but this was so serious that, for a time, it blocked his political fortune. In this affair, Rothschild was co-respondent. Rothschild was Court Jew, and beyond a doubt attended to all details.

During the American Revolutionary War, William the Ninth loaned twelve thousand soldiers, a goodly portion of his army, to one George the Third of England, to go and fight the American Colonies. This is the first and only time that Germans have ever carried arms against Americans. These Hessians were splendid, sturdy soldiers and would have been almost invincible if fighting to protect their homes, but in America they were only half-hearted.

The bones of many of these poor fellows were scattered through New Jersey and Pennsylvania, and most of those who survived until Cornwallis offered his sword to Washington—and had it refused—settled down and became good Pennsylvania Dutch.

Around Reading and Lancaster are various worthy Daughters of the Revolution, whose credential is that their grandsires fought with Washington. The fact that the grandsires aforesaid were from Hesse, sold

at so much a head by a Governor in need of ready cash, need not weigh in the scale. A woman 's a woman for a' that

The amount of money which the Landgrave of Hesse-Cassel received from the English Government for the use of his twelve thousand men was six hundred thousand thalers; and while a thaler is equivalent to only about seventy-five cents, it was then worth as much as an American dollar is worth now.

These six hundred thousand thalers were a straight bonus, for the English Government agreed to pay the Hessian soldiers the same as they paid their own English soldiers, and to treat them in all other ways as their own.

A second division of four thousand men was afterward supplied, for which the Landgrave of Hesse was paid two hundred thousand thalers.

Alluring tales of loot were held out to the soldiers, also educational advantages, somewhat after the style of the recruiting-posters in this Year of Grace, Nineteen Hundred Thirteen, that seek to lead and lure the lusty youth of America to enlist in the cause of Mars.

Of course the common people knew nothing of the details of this deal of Hesse with England. The Americans were represented to them as savages who had arisen against their masters, and were massacring men, women and children.

To stop this bloodshed was looked upon as a duty for

the sake of humanity. Let it be stated that these Hessian soldiers were not sent to America against their will. They voted by regiments to go to the defense of their English Cousins. All of the officers were given a month's pay as a bonus, and this no doubt helped their zeal. The soldiers were to go simply until the war was over, which, it was represented, would be in one year, or possibly less.

The money came so easily that the Landgrave of Hesse, in Seventeen Hundred Ninety-four, supplied the English with a third detachment of four thousand troops —this time, to fight the French.

It is not always the case that the terms of sale of human beings in war-time are so well known as are these particular deals. The Hessian officials kept no books. They made no records, and wrote no letters. Boards of Investigation were powerless. The business was transacted by personal messengers, who went to London and closed the deal by word of mouth, and later brought back the coin. Wise men write few letters. What would you? Is Farley a rogue and a varlet? However, things in Threadneedle Street can not be done in secret ✍ England has a wonderful system of bookkeeping and bureaucraft—there are spies upon spies, and checks and counterchecks, so that filching a large sum from the Bank of England has been a trick never so far successfully turned.

England's share in this transaction was not dishonorable

—that is to say, to buy a man is not so bad as to sell one. All she did was to hire strike-breakers. English statesmen generally regarded the matter as a bit of necessary war-time expediency. If the rebel Colonies could be put down by hiring a few extra soldiers, why, hire them, of course.

Not so, said Edmund Burke, who gave the matter an unlooked-for publicity by denouncing the Hessians as "hired assassins." He prophesied that the Americans would not consider these hirelings as amenable to the rules of civilized warfare, but would "welcome them with bloody hands to hospitable graves"—a phrase so fine that it was, years after, seized upon by Tom Corwin and applied to the conquest of Mexico. Charles Fox took a like view of the situation, and between him and Burke the word "Hessian" reached America with a taint upon it which a century of use has not been able to disinfect.

The protest in the House of Commons did not directly avail, but there is a suspicion that a wise protest against a great wrong never dies on the empty air. Burke's accusation of barter and sale rumbled throughout Europe, and created a sentiment of sympathy for America, especially in France. Benjamin Franklin, Thomas Paine and Silas Deane made capital of it, and repeated the words "hired assassins" and thereby helped us to borrow money to fight said assassins. So much for the Law of Compensation.

As for the Landgrave, there was a cool million in bullion in his strongbox. He smiled, shrugged his shoulders, and calmly explained that George Washington, the Rebel, had united with the Indian Savages and was murdering all loyal English subjects in America, and for a few good Germans to go to the rescue of England and help put down the insurrection was a Christian act, and moreover, " it was nobody's business but their own." He thought that this disposed of the matter, but the ghost would not down.

In Eighteen Hundred Eight, an Imperial Decree was issued by the Emperor to this effect: " Whereas, it seems that the House of Hesse-Cassel has for some years persisted in selling its subjects to the English Crown, to bear arms in quarrels that are none of ours, and that by this means has amassed a large fortune, therefore this detestable avarice has now brought its own punishment, and the Landgraviate of Hesse-Cassel from now on ceases to exist, being incorporated with the Kingdom of Westphalia."

TROUBLES, we are told, never come singly. Of this William the Elector was convinced. The Emperor had cut off his official head with a stroke of the pen. The money he possessed was to be taken by legal attachment, its lawful ownership to be determined in the courts ☙ The lawsuit would have been a long and tedious one, but happily it was not to be. Napoleon with his conquering army was sweeping Europe. The Corsican was approaching Frankfort. The rumor was that the city was to be wiped out of existence. Napoleon hated the Hessians—he knew all about their having hired themselves out to fight the Americans. Aye! and the French! The Hessians must be punished. Justice! The late Elector of Hesse-Cassel was now only a private citizen, but his record was his offense. Word had been brought to him that Napoleon had said he would hang him—when he caught him. It is not at all likely that this would have happened—Napoleon must have secretly admired the business stroke that could extract so large a sum from England's exchequer. It was on this same excursion that Napoleon placed a guard in Goethe's house to protect the poet from possible harm. "If I were not Napoleon, I would be Wolfgang Goethe," bluntly said the little man without removing his cocked hat, when he met the King of Letters, thus paraphrasing his prototype, Alexander. Goethe gave him a copy of his last book. "It lacks one thing—your autograph!"

said the man who was busy conquering a world & Goethe, being an author, had waited, expecting this, and so was not disappointed. Frankfort was looted, but not burned. Money, jewelry and portable wealth were all the French wanted. The Castle was used as a stable, and the paintings and statuary served as targets for the rollicking soldiers who had exploited the wine-cellars. The vast amount of specie which it was reported the Elector possessed, was missing—the strongboxes were empty. Soldiers were set to work digging all about the house for signs of hidden treasure, but none was found. The Elector and his family were distributed, as they say of the type in limited editions. Gone—no one knew where!

The French visited the Ghetto, but by order of Napoleon, his soldiers were never severe upon the Jews. The Jews had little or nothing to do with politics, and Napoleon, with his usual nonchalance, said, "They have suffered enough!" Napoleon called himself "The Protector of the Oppressed," and tried occasionally to live up to his self-conferred title.

The Red Shield received a call, and Mayer Rothschild handed over his keys to the officer, in person. The house was searched, and cash to the extent of ten thousand thalers appropriated. The officer gave Rothschild a receipt for the amount, and assured the banker it was but a loan. He thanked Rothschild for his courtesy. They drank a bottle of wine together, and the

Frenchman, with profuse apologies, excused himself, having pressing duties to perform, and withdrew, first cordially shaking hands. The French were convinced that when William the Elector fled, he had taken with him his money. That he should have entrusted it to another, and especially a Jew, seemed preposterous. Yet such was the case. William had fled, disguised as a civil engineer, carrying with him in his chaise an outfit of surveying-instruments. All of his money had been turned over to Mayer Anselm Rothschild. The many biographers place the sum anywhere from one to fifty million dollars. The fact seems to be that it was a little less than two million. Not even a receipt was given for the money, for such a document might have led to locating the gold. The Elector would not even count it. He said: " If I do not come back, it is yours—you helped me get it. If I return, you are an honest man—and that is all there is about it." The Jew was touched to tears. The obligation was one fraught with great risk for the money, and for himself. But there was only one thing to do—assume the responsibility

That this vast sum of money was given into the hands of Rothschild, no one has ever denied. But as to how he secreted it from the French has been explained by the very childlike tale that he buried it in the garden back of his house. In the first place, there were no gardens in the Ghetto, and in the second place, money

buried in a garden yields no return, and can not to advantage be left there forever.

At this time England was just becoming a Mecca for Jews, for no matter how much the Corsican had to say about his regard for the Jews, they had no regard for him. He stood for war and violence, and his soldiers, as a rule, knew not their master's leniency for the Jew. Banks, vaults, and the shops of jewelers stood small chance in the face of an advancing army, drunk on success

Many Jews, rich and poor, were fleeing to England. Rothschild had special boats under his direction upon which he sold passages to his brethren. Even before the treasure of the Elector was placed in his hands he had inwardly planned for its transportation. England was then the safest country in Europe. England, alone, was the one country that had not been seriously threatened by revolution. And it was the one country that was reasonably safe from the grasp of the French

Rothschild's faith in England was proven when he sent all of his own spare cash to London. That he would transport there the treasure of William the Elector was the one purpose in his mind. And how to carry it! You may send treasure by armed guards, in which case you invite attack by advertising what you are doing. Or you can divide your money up among poor travelers, and by sending your people at different times, thus lessen the risk. Rothschild had been entrusting the safe

transportation of money to London in the care of Jews —poor Jews. And now he picked his immigrants and took them into his confidence.

He was an honest man—the title of the " Honest Jew " was his by divine right. To serve him was looked upon as a precious privilege. And now almost every mother of a big family, bound for England and freedom, carried around her ample waist a belt of gold. As soon as she and her brood reached London, it was to be given to Nathan Rothschild, the son of Mayer Rothschild, who was now established as a banker in London.

¶ Rothschild trusted the poor and lowly, and in so doing his faith, so far as we know, was never misplaced. It is not at all likely that the Jews knew whose money it was they were carrying, nor did they know that several hundred other Jews were being trusted in a similar way. All they knew was that Mayer Anselm had come to them and asked them as a great favor, as a friend, to carry this belt and give it to his dear son Nathan, in England. Of course Rothschild's confidence was not misplaced. A few years later this was the Rothschild method of transporting treasure all over Europe—to dispatch, say, a hundred poor Jews at different times, and mixed up among them was the treasure. Honest men can safely trust others—honest men, as a rule, are safe even with rogues. There is a spiritual law which governs here—ask Ben Lindsey!

And so the treasure which had originally come from

England found its way back to Britain. It was deposited among various banks and bankers, to the personal credit of the House of Rothschild, drawing interest at five per cent.

In the meantime Mayer Anselm remained at Frankfort, living in the Red Shield, occupying the little shop which had been occupied by his father. He smoked his big pipe, smiled, went to prayers—and waited. When the French soldiers had gutted his safe, he sighed, shrugged his shoulders, and said: " It is the Lord's will—those whom He loveth He chasteneth. Blessed be the name of the Lord." He waited.

OTHSCHILD brought his children up to economize time and money, and to be useful. In childhood, all had served as clerks and helpers in the little bank—the girls included. They were bankers by prenatal tendency and by education. So strong was the banking instinct in the family that three of the girls married men who afterward became bankers, probably being led into the financial way they should walk through marital influences. And so they were duly absorbed into the great House of Rothschild. In order to facilitate the business of the Landgrave, who had considerable property in Hanover, Rothschild sent his third son, Nathan, there and established a bank. This boy Nathan was the financial genius of the family. He was the only one of the five boys who surpassed their father in initiative. And this is saying much, because the other four were all strong and able men. Anselm, the oldest boy, took his father's work and became head of the Frankfort house. Solomon managed the branch at Vienna; Nathan founded the branch in Hanover, and turned it over to one of his brothers-in-law and went to London; Carl did good work in Paris, and James was at Naples and Rome. In addition to these six principal banks, the House of Rothschild had agencies in more than forty different European cities.

William the Elector had turned his money over to Rothschild in the year Eighteen Hundred Six. He

had remained in hiding for four years. The French had placed a price upon his head on account of his having sold his troops to the English to fight the French. He had not communicated with Rothschild for fear of involving him.

And now behold! Like lightning out of a clear sky, came a pardon from Napoleon, " for all alleged offenses," and a reinstatement of the House of Hesse-Cassel to its former proud position. This whole procedure was essentially Napoleonic. The Corsican killed or kissed, as the mood took him. Napoleon hated the Emperor Frederick the Second, who had done the deposing, and as a sort of insult or rebuke to that particular royal party, he sought out the man's enemies and exalted them.

William came out of hiding, back to Frankfort, and was received by the people with open arms. He sought out Rothschild at his office in the Judengasse of the Ghetto. The banker received him with courtesy, but without emotion.

" My money—my treasure, Mayer Anselm,—the French stole it from you, I know," said William. " Spare me the details, I only come to you now for a loan—you will not refuse me—we were boys together, Mayer Anselm, boys together. I loved you. Fate has smitten me sore, but now I have my name back and my broken estate—I must begin all over. The loan—you will not refuse me? " The banker coughed gently, smiled, and

answered: "I regret I have no money to loan now, but the funds you deposited with me are safe. The best I can do is to give you Exchange on London, with such little ready money as you now require. I have been expecting you, so here is the schedule. The principal, with interest at five per cent, makes me your debtor for a little over two million thalers. My son Nathan, in London, has the money subject to your check." ¶ William stared, started, clutched the bars across the little window for support, and burst into tears. He was taken to the residence part of the house, and Letizia served him with tea and things Kosher. William became calm, and then declared: "The principal, Mayer, I shall never touch. I should not know what to do with it, anyway. Pay me two per cent interest on it, and it is all I shall ever ask." And it was all done as William desired. To his credit let it be said that he spent the money wisely and well: he did much for the development of the economic and intellectual improvement of the country.

MAYER A. ROTHSCHILD

MAYER ANSELM died in Eighteen Hundred Twelve, aged sixty-nine. But long before he passed out, he had fixed in the minds of his children the wisdom of being loyal to the family interests. "One banking-house may fail, but five standing true to each other, in different countries, never can," he said. ¶ Nathan had gravitated by divine right to the head of the concern. In times of doubt all the others looked to him.

To Nathan Rothschild must be given the credit for a financial stroke that lifted the Rothschilds absolutely out and away from competition.

It was in the spring of Eighteen Hundred Fifteen. Napoleon had been banished to Elba, and now returned like a conquering hero. His magnetic name was rolling opposition before him as the sun dissipates the clouds. Europe was in a tumult of terror!

Would Napoleon do again what he had done before —trample the cities beneath his inconsiderate feet and parcel out the people and the land among his favorites? ¶ England was shaken to her center. "This time Britain shall not go unpunished," declared the Corsican.

Business was paralyzed. The banks were not loaning a dollar; many had closed and refused to honor the checks of depositors. People with money were hoarding it. England was trying to raise funds to strengthen her defenses, and fit out her soldiery in better fighting shape, but the money was not forthcoming. Government bonds

had dropped to sixty-five, and a new loan at seven per cent had met with only a few straggling applications. This was the condition on the First of June, Eighteen Hundred Fifteen. The Armies of the Allies were gathering gear for a final struggle, but there were those who declared that if Napoleon should walk out before certain divisions of this Army, wearing his uniform of the Little Corporal, bearing no weapons, and address the soldiers as brothers, they would throw down their guns and cry, "Command us!"

Nathan Rothschild there in London made his plans. With him to think was to act. There was no time to consult his brothers or his mother, as he usually did on affairs of great moment. He called his cashier and gave him quick and final orders: "I am going across to the Continent. I shall see the downfall of Napoleon —or his triumph. If Napoleon goes down, I shall send a letter to myself—a blank sheet of paper in an envelope. When you get this, buy English bonds—buy quickly, but use a dozen different men, so as not to stampede the market. We have a million pounds in British gold—use it all, and buy, if necessary, up to five points of par." He rode away on horseback. He left a man with a strong and fast horse every forty miles from London to Dover, then from Calais to Brussels. A swift-sailing yacht waited at Calais, with a reward of one hundred guineas for the captain if he crossed the Channel inside of four hours, after getting a special letter addressed to Nathan

Rothschild. There was a rich reward also for each rider if he rode his forty miles in less than four hours. Rothschild watched away the night of the Seventeenth of June, circling uneasily the outposts of Brussels. He saw the Battle of Waterloo—or such of that mad confusion as was visible. He saw the French ride headlong into that open ditch; and he saw the last stand of the Old Guard.

Whether Napoleon was beaten or not no one could say. "He 'll be back tomorrow with reinforcements," many said. Nathan Rothschild thought otherwise.

At nightfall he drew the girth of his saddle two holes tighter, threw away his pistols, coat and hat, and rode away, on a gentle patter. After two miles this was increased to a stiff gallop. He knew his horse—he was turning off each mile in just five minutes. He rode sixty miles in five hours, using up three horses. The messenger to whom he tossed his saddlebags asked no questions, but leaping astride his horse, dived into the darkness and was gone. Rothschild's men were twenty-four hours ahead of the regular post.

When the news reached London that Wellington had won, the Banking House of Rothschild had no cash, but its safe was stuffed with English Securities.

Nathan Rothschild made his way leisurely back to London. On arriving there he found himself richer, by more than five hundred thousand pounds, than he was when he rode away.

MAYER A. ROTHSCHILD

IN Eighteen Hundred Twenty-two, the Emperor of Austria conferred the title of Baron on the sons of Mayer Anselm Rothschild. ¶ It was the first and only time in history where five brothers were so honored at one time ℵ Certain sarcastic persons have pointed out the fact that this wholesale decoration was done immediately after the Rothschilds had floated a rather large and risky loan for his Kingship. This is irrelevant, inconsequential, and outside the issue. That the House of Rothschild with its branches had an open sesame upon the purse-strings of Europe for half a century is a fact. Nations in need of cash had to apply to the Rothschilds. The Rothschilds did n't loan them the money—they merely looked after the details of the loan, and guaranteed the lender that the interest would not be defaulted. Their agencies everywhere were in touch with investors. The nobility are a timid sort—they like to invest their hard-earned savings outside of their bailiwick—nobody knows what will happen!

The Rothschilds would not float a loan until they were assured that the premises were not mortgaged. More than this, there was a superstition all 'round that they were backed up by J. Bull, and J. Bull is a close collector ℵ ℵ

The Rothschilds made government loans popular—before this, kings got their cash mostly by coercion ℵ For their services the Rothschilds asked only the most

modest fee—a fee so small it was absurd—a sixteenth of one per cent, or something like that.

It is safe to say that only one Government in the world, at some time or other from Eighteen Hundred Fifteen to Eighteen Hundred Seventy, never courted the Rothschilds with "intentions."

America never quite forgot, nor forgave, that Hessian incident, and the Rothschilds were never asked for favors by your Uncle Samuel.

There were four generations of Rothschilds, among whom there have been very able men. This beats the rule by three generations, and the record by one.

The Frankfort House of Rothschild was dissolved in Nineteen Hundred One. The London firm still continues, but I am advised that the Rothschilds, while interesting in a historic way, are no longer looked upon as a world power.

Letizia, the mother of ten, is worthy of more space than I am able here to give her. There are those who say she was the real founder of the House of Rothschild. She died aged exactly one hundred, in the Red Shield, where she was married and where all of her children were born.

She outlived the fall of Napoleon just forty years. She had a fine and pardonable pride in her kingly sons & Politics and world problems interested her. She was sane and sensible and happy to the last.

PHILIP D. ARMOUR

PHILIP D. ARMOUR

Anybody can cut prices, but it takes brains to make a better article,

—*Philip D. Armour*

PHILIP D. ARMOUR

HILIP D. ARMOUR was born on May Sixteenth, Eighteen Hundred Thirty-two, near the little village of Stockbridge, New York. He died at Chicago, January Sixth, Nineteen Hundred One. The farm owned by his father was right on the line between Madison and Oneida Counties. The boys used to make a scratch in the road and dare the boys from Madison to come across into Oneida. The Armour farm adjoined the land of the famous Oneida Community, where was worked out one of the most famous social experiments ever attempted in the history of civilization. However, the Armour family constituted a little community of its own, and was never induced to abandon family life for the group. Yet, for John Humphrey Noyes, Danforth Armour always had great respect. But he was philosopher enough to know that one generation would wind up the scheme, for the young would all desert, secrete millinery, and mate as men and young maidens have done since time began. " Oneida is for those whose dream did not come true—mine has," he said.

The Armours of Stockbridge traced a pedigree to Jean Armour, of Ayr, brown as a berry, pink and twenty, sweet and thrifty, beloved of Bobbie Burns.

PHILIP D. ARMOUR

The father of Philip was Danforth Armour, and the father of Danforth Armour was James Armour, Puritan, who emigrated from the North of Ireland. James settled in Connecticut and fortified his Scotch-Irish virtues with a goodly mixture of the New England genius for hard work, economy and religion. His grandfather had fought side by side with Oliver Cromwell and had gone into battle with that doughty hero singing the songs of Zion. He was a Congregationalist by prenatal influence. And I need not here explain that the love of freedom found form in Congregationalism, a religious denomination without a pope and without a bishop, where one congregation was never dictated to nor ruled by any other. Each congregation was complete in itself—or was supposed to be.

This love of liberty was the direct inheritance of James Armour. It descended to Danforth Armour, and by him was passed along to Philip Danforth Armour. All of these men had a very sturdy pride of ancestry, masked by modesty, which oft reiterated: "Oh, pedigree is nothing—it all lies in the man. You do or else you don't. To your quilting, girls—to your quilting!"

¶ When Nancy Brooks was beloved by Danforth Armour the Fates were propitious. The first women schoolteachers in America evolved in Connecticut. Miss Brooks was a schoolteacher, the daughter of a farmer for whom Danforth Armour worked as hired man.

¶ Danforth was given to boasting a bit as to the part

his ancestors had played as neighbors to Oliver Cromwell at the time, and the only time, when England was a republic.

Miss Brooks did not like this kind of talk and told the young man so straight at his red head. The Brooks family was Scotch, too, but they had fought on the side of Royalty. They were never rebels—they were true to the King—exactly so!

Now, there are two kinds of Scotch—the fair and the dark—the Highland and the Lowland—the Aristocrats and the Peasantry. Miss Brooks was dark, and she succeeded in convincing the freckled and sandy-haired man that he was of a race of rebels, also that the rule of the rebels was brief—brief, my lord, as woman's love. Then they argued as to the alleged brevity of woman's love

Here they were getting on dangerous ground. Nature is a trickster, and she spread her net and caught the Highland maid and the Lowland laddie, and bound them with green withes as is her wont. So they were married by the Congregational "meenister," and for a wedding-tour fared forth Westward to fame and fortune. "Out West" then meant York State, and the "Far West" was Ohio. They reached Oneida County, New York, and stopped for a few days ere they pushed on to the frontier. The site was beautiful, the location favorable. And the farmer at whose house they were making their stay was restless and wanted to sell out.

¶ That night the young couple talked it over. They had a few hundred dollars saved, sewed in a belt and in a dress bodice. They got the money out and recounted it. In the morning they told their host how much money they had and offered to give him all of this money for his farm. He was to leave them a yoke of oxen, a cow, a pig and six sheep.

He accepted the offer, the money was paid, the deed made out and the man vacated, leaving the bride and groom in possession.

So here they lived their lives; here they worked, planned, aspired and prospered; here, too, their children were born and raised; and down at the little village cemetery they sleep, side by side. In life they were never separated and in death they are not divided.

PHILIP D. ARMOUR

HE first requisite in education," said Herbert Spencer, " is that man shall be a good animal." ☙ ☙

Philip D. Armour fulfilled the requirements. ¶ He was dowered with a vital power that fed his restless brain and made him a regular dynamo of energy for sixty-nine years—and with a little care at the last should have run for ninety years with never a hotbox. ¶ He used to say, " If my ancestors had been selected for me by Greek philosophers, specialists in heredity, they could not have done better. I can not imagine a better woman than my mother. My childhood was ideal. God did not overlook me."

Well did this happy, exuberant, healthy man say that his parentage and childhood environment were ideal. Here was a family of six boys and three girls, brought up on a beautiful hillside farm amid as peaceful and lovely a landscape as ever the sun shone upon. Down across the creek there were a hundred acres of bottomland that always laughed a harvest under the skilful management of Danforth Armour. Yet the market for surplus products was distant, so luxury and leisure were out of the question. And yet work was n't drudgery. Woods, hills, running streams, the sawmill and the gristmill, the path across the meadow, the open road, the miracle of the seasons, the sugar-bush, the freshet that carried away the bridge, the first Spring flowers peeping from beneath the snow on the south

side of rotting logs, the trees bursting into leaf, the hills white with blossoms of wild cherry and hawthorn, the Saturday afternoon when the boys could fish, the old swimming-hole, the bathing of the little ones in the creek, the growing crops in the bottom-land, bee-trees and wild honey, coon-hunts by moonlight, the tracks of deer down by the salt-lick, bears in the green corn, harvest-time, hog-killing days, frost upon the pumpkin and fodder in the shock, wild turkeys in the clearing, revival-meetings, spelling-bees, debates at the schoolhouse, school at the log schoolhouse in Stockbridge, barn-raisings, dances in the new barn, quilting-bees, steers to break, colts to ride, apple butter, soft soap, pickled pigs' feet, smoked hams, side-meat, shelled walnuts, coonskins on the barn-door, Winter and the first fall of snow, boots to grease, harness to mend, backlogs, hickory-nuts, cider, a few books and all the other wonderful and enchanting things that a country life, not too isolated, brings to the boys and girls born where the rain makes musical patter on the roof and the hand of a loving mother tucks you in at night!

Here was a mother who gave to the world six sons, five of whom grew to an honored manhood and proved themselves men of power. One of the girls, Marietta, was a woman of extraordinary personality, as picturesquely heroic as Philip Armour, himself.

This mother never had a servant-girl, a laundress or

a dressmaker. The manicure and the beauty-doctor were still in the matrix of time, as yet unguessed ❧ On Sunday there was a full wagonload of Armours, big and little, to go to the Congregational Church at Stockbridge. Let us hope the wagon was yellow and the horses gray.

Do not imagine that a family like this is lonely. There is constant work; the day is packed with duties, and night comes with its grateful rest. There is no time to be either bad or unhappy, nor is there leisure to reflect on your virtues. No one line of thought receives enough attention to disturb the balance of things. To be so busy that you "forget it" is very fortunate. The child brought up with a happy proportion of play and responsibility, of work and freedom, of love and discipline, has surely not been overlooked by Providence.

The "problem of education" is a problem only to the superlatively wise and the tremendously great. To plain people life is no problem. Things become complex only when we worry over them.

So the recipe for educating children is this: Educate yourself ❧ ❧

PHILIP D. ARMOUR

WHEN Philip D. Armour was nineteen the home nest seemed crowded.

The younger brothers were coming along to do the work, and the absence of one " will be one less to feed " he said to his mother.

The gold-fields of California were calling. This mother was too sensible and loving to allow her boy to run away—if he was going, he should go with her blessing. She got together a hundred dollars in cash. With this and a pack on his back Philip started on foot for the land of Eldorado. Four men were in the party, all from Oneida County.

He walked all the way and arrived on schedule, after a six months' journey. Philip was the only one in the party who did not grow sick nor weary. One died, two turned back, but Philip trudged on with the procession that seemed to increase as it neared the gold-fields

Arriving in California, this very sensible country boy figured it out that mining was a gamble. A very few grew rich, but the many were desperately poor. Most of those who got a little money ahead spent it in prospecting for bigger finds and soon were again penniless. He decided that he would not bet on anything but his own ability. Instead of digging for gold, he set to work digging ditches for men who had mines, but no water. This making ditches was plain labor, without excitement, chance or glamour. You knew beforehand just how much you would make. Philip was strong and

patient; he could work from sunrise to sunset. ¶ He was paid five dollars a day. Then he took contracts to dig ditches, and sometimes he made ten dollars a day. Parties who were " busted " and wished to borrow were offered a job. He set them to work and paid them for what they did, and no more. It was all a question of mathematics. In five years Philip Armour had saved eight thousand dollars. It was enough to buy the best farm in Oneida County, and this was all he wanted. There was a girl back there who had taunted him and dared him to go away and make his fortune. They parted in a tiff—that 's the way she got rid of him. There was another man in the case, but Philip was too innocent to know this. The peaceful hills of New York lured and beckoned. He responded to the call and started back home. In half the time it took to go, he had arrived. But alas, the hills had shrunken. The mighty stream that once ran through Stockbridge was but a rill.

And the girl—the girl had married another—a worthy horse-doctor. Philip called on her. She was yellow and tired and had two fine babies. She was glad to see her old friend Philip, but the past was as dead to her as the present. In her handgrasp there was no thrill. She had given him a big chase; and soon his sadness made way for gratitude in that she had married the horse-doctor. He gave them his blessing. Philip looked around at farms—several were for sale, but none suited him

On the way back from California he had traveled by way of the Great Lakes and stopped two days at Milwaukee. It was a fine city—a growing place, the gateway of the West and the market-place where the vessels loaded for the East.

Milwaukee had one rival—Chicago, eighty-five miles south

Chicago, however, was on low, flat, marshy ground. It would always be a city, of course, because it was the end of navigation, but Milwaukee would feed and stock the folks who were westward bound. So to Milwaukee went Philip Armour, resolved there to stake his fortune in trade. Opportunity offered and he joined with Fred B. Miles, on March First, Eighteen Hundred Fifty-nine, in the produce and commission business. Each man put in five hundred dollars. The business prospered. One of the great products in demand was smoked and pickled meats. At that time farmers salted and smoked hams and brought them to town, with furs, pelts and bags of wheat.

All the tide of humanity that streamed into Milwaukee, westward bound, bought smoked or pickled meats—something that would keep and be always handy These were Winter-packed. The largest packer was John Plankinton, who was a success. John was knowing, and he made Phil. Armour his junior partner, as Plankinton and Armour. Then business sizzled. They were at the plant at four o'clock in the morning. They

discovered how to make a hog yield four hams. Our soldiers needed the hams and the barreled pork, so shortly more hogs came to market. The War's end found the new firm much stronger and well stocked with large orders for mess-pork, sold for future delivery at war-time prices, which contracts they filled at a much lower cost and to their financial satisfaction. Their guesser was good and they prospered.

Meantime, the city of Chicago grew faster than Milwaukee. There was a rich country south of Chicago, as well as west, and of this Philip Armour had really never thought.

Chicago was a better market for pickled pork and corned beef than Milwaukee, as more boats fitted out there, and more emigrants were landing on their way to take up government land.

One of Mr. Armour's brothers, Joe, was a packer in Chicago. Another brother, H. O., was in the commission business there. Joe's health, it seems, was pretty bad, so in Eighteen Hundred Seventy, Philip Armour came to Chicago, and shortly the house of Armour and Company came into being—H. O. Armour going to New York to look after Eastern trade and financing. In those days branch houses were unknown and packing-house products were handled by jobbers.

PHILIP D. ARMOUR

THE Father of the Packing-House Industry was Philip Danforth Armour. The business of the Packing-House Industry is to gather up the food-products of America and distribute them to the world.

Let the fact here be stated that the world is better fed today than it ever has been since Herodotus sharpened his faber and began writing history, four hundred fifty years before Christ. In this matter of food, the danger lies in overeating and not in lack of provender.

The business of Armour and Company is to buy from the producer and distribute to the consumer. So Armour and Company have to satisfy two parties—the producer and the consumer. Both being fairly treated have a perfect right to grumble.

The buyer of things which Nature forces the man to buy, is usually a complainer, and he complains of the seller because he is near, just as a man kicks the cat and takes it out on his wife, or the mother scolds the children

To the farmers, Armour used to say with stunning truth, "You get more for your produce today than you got before I showed up on the scene; and you get your money on the minute, without haggle or question. I furnish you an instantaneous market."

To the consumer he said: "I supply you with regularity and I give you quality at a price more advantageous to you than your local butcher can command. My profit

lies in that which has always been thrown away. As for sanitation, go visit your village slaughter-house and then come and see the way I do it!"

Upton Sinclair scored two big points on Packingtown and its Boss Ogre. They were these: First, the Ogre hired men and paid them to kill animals. Second, these dead animals were distributed by the Ogre and his minions and the corpses eaten by men, women and children. It was a revolting revelation. It even shook the nerves of a President, one of the killingest men in the world, who, not finding enough things to kill in America, went to Africa to kill things.

"You live on the dead," said the Eastern pundit, reproachfully, out of his yellow turban, to the American who had just ordered a ham-sandwich. "And you eat the living," replied the American, as he handed a little hand-microscope to the pundit and asked him to focus it upon his dinner of dried figs. The pundit looked at the figs through the glass, and behold, they were covered with crawling, wiggling, wriggling, living life! And then did the man from the East throw the microscope out of the window, and say, "Now there are no bugs on these figs!"

That which we behold too closely is apt to be repulsive. Fix your vision upon any of the various functions of life and the whole thing becomes disgusting, especially so if we contemplate the details of existence in others. Personally, of course, we, ourselves, in thought and

action are sweet and wholesome—but the others, oh, ah, bah, phew, ouch, or words to that effect!

Armour's remark about the village slaughter-house was getting close home. If bad meat was ever put out, it was from these secret places, managed by one or two men who did things in their own sweet way. Their work was not inspected. They themselves were the sole judges. There were not even employees to see and blackmail them if they failed to walk the chalk-line. They bought up cattle, drove them in at night and killed them. No effort was made to utilize the blood or offal and this putrefying mass advertised itself for miles. Savage dogs and slaughter-houses go together, as all villagers know, and there were various good reasons why visitors did n't go to see the local butcher perform his pleasing obligations.

The first slaughter-houses in Chicago were just like those in any village. They supplied the local market. ¶ At first the offal was simply flung out in a pile. Then, when neighbors complained, holes were dug in the prairie and the by-product buried. About Eighteen Hundred Eighty-two, a decided change in methods occurred. The first thing done was to dry the blood, bones and meat-scrap, and sell this for fertilizer. Next came the scientific treatment of the waste for glues and other products. Chemists were given a hearing, patient and most courteous.

One day Armour beckoned C. H. MacDowell into his

private office and said, " I say, Mac, if a man calls who looks like a genius or a fool, wearing long hair, whiskers and spectacles, treat him gently—he 's a German and may have something in his head besides dandruff." MacDowell is one of the Big Boys at Armour's. He was a stenographer, like my old Bryant and Stratton chum, Cortelyou, and in fact is very much such a man as Cortelyou. " Mac " is the head of the Armour Fertilizer Works and is distressed because he can't utilize the squeal—so much energy evaporating. It is his business to capitalize waste.

It was the joke of the place that if a German chemist arrived, all business was paralyzed until his secret was seized. Jena, Gottingen and Heidelberg became names to conjure with. Buttons were made from bones, glue from feet, combs and ornaments from horns, curled hair from tails, felt from wool, hair was cured for plaster, and the Armour Fertilizer Works slowly became grounded and founded on a scientific basis, where reliable advice as to growing cotton, rice, yams, potatoes, roses or violets could be had.

" Meat " is the farmer's product. This meat is consumed by the people. One-half of our population are farmers, and all farmers raise cattle, sheep, poultry and hogs. Trade follows the line of least resistance; and the natural thing is for the local butcher to slaughter, and supply his neighborhood. There is only one reason why the people in East Aurora should buy meat of Armour,

as they occasionally do, and that is because Armour supplies better meat at a lower price than we can produce it. If Armour is higher in price than our local butcher, we buy of the local man. The local butcher fixes the price, not Armour, and the local farmer fixes the price for the local butcher. Armour always and forever has to face this local competition.

" I am in partnership with the farmer," Philip Armour used to say. " Their interests are mine and their confidence and good-will I must merit, or over goes my calabash."

The success of capital lies in ministering to the people, not in taking advantage of them. And every successful business house is built on the bed-rock of reciprocity, mutuality and co-operation. That legal Latin maxim, " Let the buyer beware," is a legal fiction. It should read, " Let the seller beware," for he who is intent on selling the people a different article from what they want, or at a price beyond its value, will stay in trade about as long as that famous snowball will last in Biloxi.

PHILIP D. ARMOUR

BESIDES being father of the Packing-House industry, Philip D. Armour was a manufacturer of and a dealer in Portable Wisdom. His teeming brain took in raw suggestions and threw off the completed product in the form of epigrams, phrases, orphics, symbols. To have caught these crumbs of truth that fell from the rich man's table might have placed many a penny-a-liner beyond the reach of mental avarice. One man, indeed, swept up the crumbs into a book that is not half crumby. The man is George Horace Lorimer, and his book is called, "Letters of a Self-Made Merchant to His Son." Lorimer was a department-manager for Armour and busied himself, it seems, a good deal of the time, in taking down disjecta, or the by-product of business. Armour was always sincere, but seldom serious. There is a lot of quiet fun yet among the Armour folks. When the Big Boys dine daily together, they always pass the persiflage. Lorimer showed me a bushel of notes—with which he proposes some day to Boswellize his former Chief. Incidentally, he requested me never to mention it, but secrets being to give away, I state the fact here, in order to help along a virtuous and hard-working young man, the son of the Reverend Doctor George C. Lorimer, a worthy Baptist preacher.

"Keep at it—do not be discouraged, Melville—a preacher's son is usually an improvement on the sire," said Philip D. Armour to Melville Stone, who was born

at Hudson, McLean County, Illinois, the son of a Presiding Elder.

" I 'm not worrying," replied the genealogical Stone. " You and I were both born in log houses, which puts us straight in line for the Presidency." " Right you are, Melville, for a log house is built on the earth, and not in the clouds." Then this came to Armour, and he could not resist the temptation to fire it: " Boys, all buildings that really endure are built from the ground up, never from the clouds down."

No living man ever handed out more gratuitous advice than Philip Armour. He was the greatest preacher in Chicago. With every transaction, he passed out a premium in way of palaver. He loved the bustle of business, but into the business he butted a lot of talk—helpful, good-natured, kindly, paternal talk, and often there was a suspicion that he talked for the same reason that prizefighters spar for time. " Here, Robbins, get off this telegram, and remember that if the rolling stone gathers no moss, it at least acquires a bit of polish."

¶ " Say, Urion, if you make a success as my lawyer you have got to get into the rings of Orion; be there yourself, the same as the man that 's to be hanged. You can't send a substitute."

To Comes—now Secretary of Armour and Company—" I suppose if I told you to jump into the lake you'd do it. Use your head, young man—use your skypiece! " And he did. This preaching habit was never pedantic,

stiff or formal—it gushed out as the waters gushed forth from the rock after Moses had given it a few stiff raps with his staff. Armour called people by their first names as if they all belonged to his family, as they really did, for all mankind to him were one. He thought in millions, where other big men thought in hundreds of thousands, or average men thought in dozens.

"Hiram," he once said to the Reverend Hiram W. Thomas—for when he met you, you imagined he had been looking for you to tell you something—"Hiram, I like to hear you preach, for you are so deliberate that as you speak I am laying bets with myself as to which of a dozen things you are going to say. You supply me lots of fun. I can travel around the world before you get to your firstly."

For all preachers he had a great attraction, and it was n't solely because he was a rich man. He supplied texts, and he supplied voltage. Most men put on a pious manner and become hypocritically proper when a preacher joins a group, but not so Philip Armour. If he used a strong word, or a simile uncurried, it was then. They liked it.

"Mr. Armour, you might use a little of your language for fertilizer, if times were hard," once said Robert Collyer. He answered, "Robert, I 'm fertilizing a few of your fallow acres now, as any one who goes to hear you preach next Sunday will find out, if they know me."

A committee of four preachers once came to him

from a country town a few miles out of Chicago, asking him to pay off the debt on their churches. It seems they had heard of the Armour benevolence and decided to beard the lion in his den. He listened to the plea, and then figured up on a pad the amount of the debt. It was fifteen hundred dollars. The preachers were encouraged—they had the ejaculation, "God bless you!" on tap, when Mr. Armour said: "Gentlemen, four churches in a town the size of yours are too many. Now, if you will consolidate and three of you will resign and go to farming, I 'll pay off this debt now." The offer was not accepted.

When Armour was asked to subscribe one thousand dollars to a fund to provide an auditorium and keep Professor Swing in Chicago, Swing having just been tried for heresy, he said: "Chicago must not lose Swing—we need him. If I had a few of his qualities, and he had a few of mine, there would be two better men in Chicago today. Yes, we must keep Swing right here. Put me down for a thousand. I don't always understand what Swing is driving at, but that may be my fault. And say, if you find you need five thousand from me, just let me know, and the money is yours."

¶ There is no use trying to work the apotheosis of Philip D. Armour: he was in good sooth a man. "I make mistakes—but I do not respond to encores," he used to say. When a man told of spending five thousand dollars on the education of his son, Armour condoled

with him thus: "Oh, never mind, he 'll come out all right—my education is costing me that much every week." ☙ ☙

One of the Big Boys at Armour's is a character called "Alibi Tom." Time has tamed Alibi, but when he was twenty-two—well, he was twenty-two.

Now Philip Armour was an early riser, and at seven o'clock he used to be at the office ready for business, the office opening at eight. Sometimes he would come even earlier, and if he saw a clerk at work before eight, he might, under the inspiring spell of the brisk early-morning walk, step over and give the fellow a five-dollar bill ☙ ☙

Well, Alibi had never gotten one of these five-dollar bills, because he was usually in just before Saint Peter closed the gate. Several times he had been reproved, and once Mr. Armour had said, "Tom, be late once more and you are a has-wazzer." Shortly after this, one night, Alibi Tom had a half-dozen stockmen to entertain. They had gone to Hooley's and Sam T. Jack's, then to the Athletic Club and then they called on Hinky Dink and "Bath-House John," the famous Cook County literary light. Where else they had gone they could not remember.

It was about three o'clock in the morning, when it came over Tom like a pall that if he started for home now and went to bed he would surely be late again and it might cost him his job.

He proposed that they make a night of it. The stockmen were quite willing. They headed for the Stockyards, stopping along the way to make little visits on certain celebrities. At five o'clock they reached the Armour plant, and Tom stowed his friends away with the help of a friendly watchman. Then he made for the shower-bath, rubbed down, drank two cups of coffee and went to his desk. It was just six-thirty, and being Winter, was yet dark. He had n't any more than yawned twice and stretched himself, wondering if he could hold out until noon, when he heard the quick step of " the old man." Tom crouched over his pretended work like a devilfish devouring its prey. He never looked up, he was that busy.

Mr. Armour stopped, stared, came closer—yes, it was Tom, the late Alibi Tom, the chronic delinquent.

" Well, well, well, Tom, the Lord be praised! You have given yourself a hunch at last—keep this! " And Armour handed out a brand-new, crisp, five-dollar bill ☙ ☙ Tom had now set a stake for himself—and it was up to him to make good, die or hike. He decided to make good. The next month his pay was raised twenty-five dollars, and it has been climbing a little every year since.

PHILIP D. ARMOUR

PHILIP D. ARMOUR was a man of big mental and physical resources—big in brain, rich in vital power, bold in initiative, yet cautious. ¶ He had two peculiar characteristics—he refused to own more land than he could use.

His second peculiarity was that his only stimulant was tea. If he had an unusually big problem to pass upon, he cut down his food and increased his tea. Tea was his tipple. It opened up his mental pores and gave him cosmic consciousness. Armour had so much personality —so much magnetism—that he had but few competitors in his business. One of these was Nelson Morris.

Now, Morris was a type of man that Armour had never met. Morris was a Jew, a Bavarian, who affected music, art and philosophy. Nelson Morris, small, smooth of face, humming bars from Bach and quoting Schopenhauer, buying hogs at the Chicago Stockyards and then killing these hogs for the gastronomical delectation of Christians, was a sort of all-round Judaic genius.

The Mosaic Law forbids the Jews eating pork, but it places no ban or bar on their dealing in it. Nelson Morris bought hogs at four A. M., or as soon as it was light. Armour found him at it when he arrived, and Philip Armour was usually the earliest bird on the job. Yet Armour was n't afraid of Morris—the Jew merely perplexed him. One day Armour said to MacDowell, his secretary, " I say, Mac, Nelson does n't need a guardian! "

The Jew was getting on the Armour nerves—just a little. Armour was always on friendly terms with his competitors. As a matter of fact, he was on friendly terms with everybody—he had no grouch and never got in a grump. Socially he was irresistible. He got up close—invited confidence—made friends and held them. There was never a man he would n't speak to. He was above jealousy and beyond hate; yet, of course, when it came to a show-down, he might hit awfully hard and quick, but he always passed out his commercial wallop with a smile

When Sullivan met Corbett at New Orleans, Gentleman Jim landed the champion a terrific jolt with his right, smiled sweetly and said, " To think, John, of your coming all the way from Boston to get that—also this "; then he gave him another with his left. One morning, at daylight, when Morris got to the Stockyards, he found all the pens empty.

Armour and his pig-buyers had been around with lanterns all night hunting up the owners and bulling the market. " To think," said Armour to Morris, " to think of your coming all the way from Bavaria hoping to get the start of me! " Both men smiled serenely. The next week whole train-loads of pigs were coming to Chicago consigned to Nelson Morris. He had sent his agents out and was buying of the farmers, direct.

Soon after, Armour casually met Morris and suggested that they lunch together that day. The Jew smiled

assent. He had scored a point—Armour had come to him ☙ ☙

So they lunched together. The Jew ate very little. Both men talked, but said nothing. They were waiting. The Jew ate little, but he drank three cups of tea.

Armour insisted on paying the check, excused himself somewhat abruptly, and hurried to his office. He sent for his lieutenants. They came quickly, and Armour said: " Boys, I 've just lunched with Nelson Morris. I think we 'd better come to an understanding with him as to a few things we shall do and a few we shall not do—he drinks nothing but tea."

PHILIP D. ARMOUR

RIOR to the invention of the refrigerator-car, the business of the packer was to cure salt meats and pack them for transportation. Besides this, he supplied the local market with fresh meats.

Up to the early Eighties fresh meat was not shipped any distance except in midwinter, and then as frozen meat. Surplus Western cattle were shipped East alive—and subject to heavy risks, shrinkage and expense. About fifty per cent of the live weight was dressed beef—balance non-edible—so double freight was paid on the edible portion. Could this freight be saved? About this time Hammond, of Detroit, mounted a refrigerator on car-wheels, loaded it with dressed beef and headed it for New York, where the condition of the meat on arrival satisfied every one in the trade except the local slaughterer.

The car was crude—but it turned the trick—a new era had arrived. The corn-belt came into its own. " Corn was King "—the steer, the heir apparent.

Phil Armour saw the point. Pay freight on edible portions only. Save the waste. Make more out of the critter than the competitor can. Pay more for him—get him. Sell the meat for less. Get the business—grow. And he got busy perfecting the refrigerator-car.

Armour called together railroadmen and laid the project before them. They objected that a car, for instance, sent from Chicago to New York would require

to be iced several times during the journey, otherwise there might be the loss of the entire load. A car of beef was worth fifteen hundred dollars. The freight was two hundred dollars or less. The railroadmen raised their hands in horror. Besides transporting goods they would have to turn insurance company. Armour still insisted that they could and should provide suitable cars for their patrons.

The railroadmen then came back with this rejoinder: "You make your own cars and we will haul them, provided you will ask us to incur only the ordinary risks of transportation." Armour accepted the challenge—it was the only thing to do. He made one car, and then twenty.

Fresh beef was shipped from Chicago to New York, and arrived in perfect order. To ship live cattle long distances, he knew was unwise. And he then declared that Omaha, Kansas City, Saint Paul and various other cities of the West would yet have great slaughter-houses, where livestock could be received after a very short haul. The product could then be passed along in refrigerator-cars, and the expense of ice would not be so much as to unload and feed the stock. But better than all, the product would be more wholesome.

Armour began to manufacture refrigerator-cars. He offered to sell these to railroad-companies. A few railroads bought cars, and after a few months proposed to sell them back to Armour—the expense and work of

operating them required too much care and attention. Shippers would not ship unless it was guaranteed that the car would be re-iced, and that it would arrive at its destination within a certain time.

In the Fall, fresh peaches were being shipped across the lake to Chicago from Michigan. If the peaches were one night on the way they arrived in good order.

This gave Armour an idea—he sent a couple of refrigerator-cars around to Saint Joseph, loaded them with fresh peaches, and shipped them to Boston. He sent a man with the cars who personally attended to icing the cars, just as we used to travel in the caboose to look after the livestock. The peaches reached Boston, cool and fresh, and were sold in an hour at a good profit. At once there was a demand for refrigerator-cars from Michigan: the new way opened the markets of America to the producer of fruits and vegetables. There was a clamorous demand for refrigerator-cars.

¶ The reason a railroad can not afford to have its own refrigerator-cars is because the fruit or berry season in any one place is short. For instance, six weeks covers the grape period of the Lake Erie grape-belt; one month is about the limit on Michigan peaches; strawberries from Southern Illinois are gone in two or three weeks.

¶ Therefore, to handle the cars advantageously, the railroads find it much better to rent them, or simply to haul them on a mileage. The business is a specialty in itself, and requires most astute generalship to make it pay. Cars have to be sent to Alabama in February and

March; North Carolina a little later; then West Virginia. These same cars then do service in the Fall in Michigan. It naturally follows that much of the time cars have to be hauled empty, and this is a fact that few people figure on when computing receipts from tonnage. Now, instead of the good old way of sending a man in charge, there are icing-stations, where the car is looked for, thoroughly examined and cared for as a woman would look after a baby. In order to bring apples from Utah to Colorado, and oranges from California to Arizona, icehouses have to be built on the desert at vast expense. And this in a climate where frost is unknown.

To work the miracle of modern industrialism requires the help of bespectacled scientists from Germany, and a fine army of artists, poets, painters, plumbers, doctors, lawyers, beside the workers in wood and metals ✍ ✍

The whole business is a creation, and a beneficent one. It has opened up vast territories to the farmer, gardener and stock-raiser, where before cactus and sagebrush were supreme; and the prairie-dog and his chum, the rattlesnake, held undisputed sway.

To the wealth of the world it has added untold millions, not to mention the matters of health, hygiene and happiness for the people.

PHILIP D. ARMOUR

THE Scotch-Irish blood carries a mighty persistent corpuscle. It is the blood that made the Duke of Wellington, Lord "Bobs," Robert Fulton, James Oliver, James J. Hill, Cyrus Hall McCormick and Thomas A. Edison. It makes fighters, inventors and creators—stubborn men who never know when they are licked. They can live on nothing and follow an idea to its lair. They laugh at difficulties, grow fat on opposition, and obstacle only inspires them to renewed efforts.

Yet their fight is fair, and in the true type there is a delicate sense of personal honor which only the strong possess. Philip D. Armour's word was his bond. He never welched, and even his most persistent enemies never accused him of double-dealing. When he fought, it was in the open, and he fought to a finish. Then when his adversary cried, "Enough!" he would carry him in his arms to a place of safety and bind up his wounds. Rightly approached his heart was as tender as a girl's. ¶ In business he paid to the last cent; and he expected others to pay, too. For clerks in a comatose state, and the shirker who would sell his labor and then connive to give short count, he had no pity; but for the stricken or the fallen, his heart and his purse were always open. He gloried in work and could not understand why others should not get their enjoyment out of it also ¶ He kept farmers' hours throughout his life, going to bed at nine o'clock and getting up at five. He prized

sleep—God's great gift of sleep—and used to quote Sancho Panza, "God bless the man who first invented sleep." ❧ ❧

Yet he slept only that he might arise and work. To be well and healthy and strong and joyous was to him not only a privilege but a duty. If he used tobacco it was never during business hours. For strong drink he had an abhorrence, simply because he thought it useless, save possibly as a medicine, and he believed that no man would need medicine if he lived rightly ❧ Philip Armour foresaw the possibilities of the West and the Northwest, and in company with Alexander Mitchell, "Diamond Joe" Reynolds, Fred Layton, John Plankinton and others, took great personal pride in the upbuilding of the country. He was possessed of an active imagination. In a bigger, broader sense he was a dreamer. In his every action and thought he was a doer. He was very fond of children and would drop almost any work he had in hand to talk for a few minutes with a small boy or girl. He kept a stock of small Swiss watches in his desk to present to his junior callers. His great hobby was presenting his men with a suit of clothes should they suggest anything out of the ordinary or do anything which attracted his commendation. Nearly all of those close to him were presented with gold watches. ¶ It was in the late Seventies. Mr. Armour, with officials, was inspecting the Saint Paul Railway. A rumor was circulated that Armour and Company

was in financial trouble, and Mr. Armour was so advised. His return was so prompt that it was suggested that he must have come down over the wire. He was very much incensed, and his first query was as to who had started the rumor.

The president of a Chicago bank had loaned Armour and Company one hundred thousand dollars, note due in ninety days. For some reason known only to himself, he had made a demand on the cashier for the payment of this note some sixty days before it was due, and very naturally, in the absence of Mr. Armour, did not get his money.

Everett Wilson at that time was a member of the Ogden Boat Club, and was quite friendly with a son of the president of the bank above referred to. This young man remarked to Mr. Wilson that he had never felt so sorry for a man in his life as he did for his father the day before. He said Phil Armour had come over to the bank—had bearded his father in his den, and had gone after him so fiercely—had gotten under him in so many ways—had lampooned him up dale and down hill, that there was nothing left of his father but a bunch of apologetic confusion, and that the interview had ended by Mr. Armour's throwing a hundred thousand dollars in currency in the gentleman's face. The young man said he never knew that a man could be so indignant and so voluble as Mr. Armour was, and that it had made a lasting impression on him.

PHILIP D. ARMOUR

¶ Philip Armour had very high business ideals. To sell an article at more than it was worth, or to deceive the buyer as to quality in any way, he would have regarded as a calamity. He delighted in the thought that the men with whom he traded were his friends. That his prosperity had been the prosperity of the producing West, and also to the advantage of the consuming East, were great sources of satisfaction. To personal criticism he very seldom made reply, feeling that a man's life should justify itself, and that explanation, excuse or apology is unworthy in a man who is doing his best to help himself by helping humanity. But in spite of his indifference to calumny his years were shortened by the stab of a pen—the thing which killed Keats—the tumult of wild talk concerning "embalmed beef," started by a Doctor William Daly (who shortly after committed suicide) and taken up to divert public attention from the unpreparedness of the country properly to take care of the health of its volunteer soldiery.

Mr. Armour, as Father of the Packing-House Industry, was keenly sensitive to these slanders on the quality of the product and the honesty of the packers. The charges were thoroughly investigated by a board of army officers and declared by them to be without foundation ✍ ✍

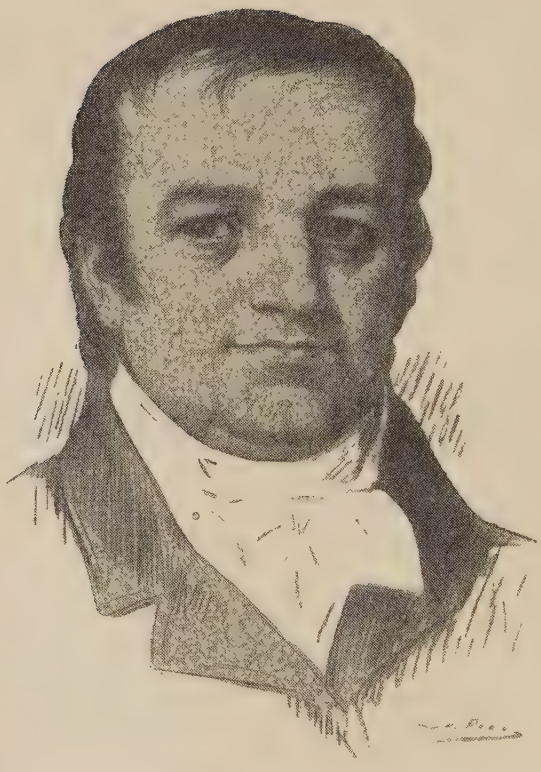
Scandal and defamation in war-time are imminent; the literary stinkpot rivals the lyddite of the enemy;

fever, envy, malice and murderous tongues strike in the dark and retreat in a miasmic fog. Here were forces that Philip Armour, as unsullied and as honorable as Sir Philip Sidney, could not fight, because he could not locate them.

About the same time came one Joseph Leiter, who tried to corner the wheat of the world. Chicago looked to Armour to punish the presumptuous one. And so Armour, already bowed with burdens, kept the Straits of Mackinaw open in midwinter, and delivered millions of bushels of real wheat for real money to meet the machinations of the bounding Leiter. Here, too, Armour was fighting for Chicago, to redeem, if possible, her good name in the eyes of the nations.

And Armour won; but it was like that last shot of Brann's, sent after he, himself, had fallen. Philip Armour slipped down into the valley and passed out into the shadow, unafraid. Like Cyrano de Bergerac he said, "I am dying, but I am not defeated, nor am I dismayed!" And so they laid his tired, overburdened body in the windowless house of rest.

JOHN J: ASTOR



JOHN JACOB ASTOR

The man who makes it the habit of his life to go to bed at nine o'clock, usually gets rich and is always reliable. Of course, going to bed does not make him rich—I merely mean that such a man will in all probability be up early in the morning and do a big day's work, so his weary bones put him to bed early. Rogues do their work at night. Honest men work by day. It 's all a matter of habit, and good habits in America make any man rich. Wealth is largely a result of habit.

—*John Jacob Astor*

JOHN J. ASTOR

IT was Victor Hugo who said, " When you open a school, you close a prison."

This seems to require a little explanation. Victor Hugo did not have in mind a theological school, nor yet a young-ladies' seminary, nor an English boarding-school, nor a military academy, and least of all a parochial institute. What he was thinking of was a school where people—young and old—were taught to be self-respecting, self-reliant and efficient—to care for themselves, to help bear the burdens of the world, to assist themselves by adding to the happiness of others.

Victor Hugo fully realized that the only education which serves is the one that increases human efficiency, not the one that retards it. An education for honors, ease, medals, degrees, titles, position—immunity—may tend to exalt the individual ego, but it weakens the race, and its gain on the whole is nil.

Men are rich only as they give. He who gives service gets great returns. Action and reaction are equal, and the radiatory power of the planets balances their attraction. The love you keep is the love you give away.

¶ A bumptious colored person wearing a derby tipped over one eye, and a cigar in his mouth pointing to the

northwest, walked into a hardware-store and remarked, "Lemme see your razors."

The clerk smiled pleasantly and asked, "Do you want a razor to shave with?" "Naw," said the colored person; "for social purposes."

An education for social purposes is n't of any more use than a razor purchased for a like use. An education which merely fits a person to prey on society, and occasionally slash it up, is a predatory preparation for a life of uselessness, and closes no prison. Rather it opens a prison and takes captive at least one man. The only education that makes free is the one that tends to human efficiency. Teach children to work, play, laugh, fletcherize, study, think, and yet again, work, and we will raze every prison.

There is only one prison, and its name is Inefficiency. Amid the bastions of this bastile of the brain the guards are Pride, Pretense, Greed, Gluttony, Selfishness. Increase human efficiency and you set the captives free.

"The Teutonic tribes have captured the world because of their efficiency," says Lecky the historian. He then adds that he himself is a Celt.

The two statements taken together reveal Lecky to be a man without prejudice. When the Irish tell the truth about the Dutch the millennium approaches. Should the quibbler arise and say that the Dutch are not Germans, I will reply, true, but the Germans are Dutch—at least they are of Dutch descent.

JOHN J. ASTOR

The Germans are great simply because they have the homely and indispensable virtues of prudence, patience and industry. There is no copyright on these qualities. God can do many things, but so far, He has never been able to make a strong race of people and leave these ingredients out of the formula.

As a nation, Holland first developed them so that they became characteristic of the whole people. It was the slow, steady stream of Hollanders pushing southward that civilized Germany. Music as a science was born in Holland. The grandfather of Beethoven was a Dutchman. Gutenberg's forebears were from Holland. And when the Hollanders had gone clear through Germany, and then traversed Italy, and came back home by way of Venice, they struck the rock of spiritual resources and the waters gushed forth.

Since Rembrandt carried portraiture to the point of perfection, two hundred fifty years ago, Holland has been a land of artists—and it is so even unto this day.

John Jacob Astor was born of a Dutch family that had migrated down to Heidelberg from Antwerp ☙ Through some strange freak of atavism the father of the boy bred back, and was more or less of a Stone-Age cave-dweller. He was a butcher by trade, in the little town of Waldorf, a few miles from Heidelberg. A butcher's business then was to travel around and kill the pet pig, or sheep, or cow that the tender-hearted owners dare not harm. The butcher was a pariah, a sort

of unofficial, industrial hangman. ¶ At the same time he was more or less of a genius, for he climbed steeples, dug wells, and did all kinds of disagreeable jobs that needed to be done, and from which cautious men shrank like unwashed wool.

One such man—a German, too—lives in East Aurora. I joined him in walking along a country road, the other day. He carried a big basket on his arm, and was peacefully smoking a big Dutch pipe. We talked of music and he was regretting the decline of a taste for Bach, when he happened to shift the basket to the other arm. "What have you there?" I asked.

And here is the answer: "Oh, noddings—noddings but dynamite. I vas going up on der hill to blow me some stumps oud." And I suddenly bethought me of an engagement at the village.

JOHN J. ASTOR

JOHN JACOB ASTOR was the youngest of four sons, and as many daughters. The brothers ran away early in life, and went to sea or joined the army. One of these boys came to America, and followed his father's trade of butcher

Jacob Astor, the happy father of John Jacob, used to take the boy with him on his pig-killing expeditions—this for two reasons: one, so the lad would learn a trade, and the other to make sure that the boy did not run away

Parents who hold their children by force have a very slender claim upon them. The pastor of the local Lutheran Church took pity on this boy who had such disgust for his father's trade, and hired him to work in his garden and run errands. The intelligence and alertness of the lad made him look like good timber for a minister. ¶ He learned to read, and was duly confirmed as a member of the church. Under the kindly care of the village parson John Jacob grew in mind and body—his estate was to come later. When he was seventeen, his father came and made a formal demand for his services. The young man must take up his father's work of butchering. That night John Jacob walked out of Waldorf by the wan light of the moon, headed for Antwerp. He carried a big red handkerchief in which his worldly goods were knotted, and in his heart he had the blessings of the Lutheran clergyman, who

walked with him for half a mile, and said a prayer at parting ✍ ✍

To have youth, high hope, right intent, health and a big red handkerchief is to be greatly blessed. John Jacob got a job next day as oarsman on a lumber-raft. ¶ He reached Antwerp in a week. There he got a job on the docks as a laborer. The next day he was promoted to checker-off. The captain of a ship asked him to go to London and figure up the manifests on the way. He went. The captain of the ship recommended him to the company in London, and the boy was soon piling up wealth at the rate of a guinea a month. In September, Seventeen Hundred Eighty-three, came the news to London that George Washington had surrendered. In any event, peace had been declared: Cornwallis had forced the issue, so the Americans had stopped fighting. A little later it was given out that England had given up her American Colonies, and they were free.

Intuitively, John Jacob Astor felt that the "New World" was the place for him. He bought passage on a sailing-ship bound for Baltimore, at a cost of five pounds. He then fastened five pounds in a belt around his waist, and with the rest of his money—after sending two pounds home to his father, with a letter of love—bought a dozen German flutes.

He had learned to play on this instrument with proficiency, and in America he thought there would be an opening for musicians and musical instruments.

John Jacob was then nearly twenty years of age ☙ The ship sailed in November, but did not reach Baltimore until the middle of March, having had to put back to sea on account of storms when within sight of the Chesapeake. Then a month more was spent hunting for the Chesapeake. There was plenty of time for flute-playing and making of plans. On board ship he met a German, twenty years older than himself, who was a fur-trader and had been home on a visit.

John Jacob played the flute, and the German friend told stories of fur-trading among the Indians. Young Astor's curiosity was excited. The Waldorf-Astoria plan of flute-playing was forgotten. He fed on fur-trading ☙ ☙

The habits of the animals, the value of their pelts, the curing of the furs, their final market, were all gone over again and again. The two extra months at sea gave him an insight into a great business, and he had the time to fletcherize his ideas. He thought about it—wrote about it in his diary, for he was at the journal age. Wolves, bears, badgers, minks and muskrats filled his dreams.

Arriving in Baltimore he was disappointed to learn that there were no fur-traders there. He started for New York. Here he found work with a certain Robert Bowne, a Quaker, who bought and sold furs.

Young Astor set himself to learn the business—every part of it. He was always sitting on the curb at the door

before the owner got around in the morning, carrying a big key to open the warehouse. He was the last to leave at night. He pounded furs with a stick, salted them, sorted them, took them to the tanners, brought them home. He worked, and as he worked, learned. ¶ To secure the absolute confidence of a man, obey him. Only thus do you get him to lay aside his weapons, be he friend or enemy. Any dullard can be waited on and served, but to serve requires judgment, skill, tact, patience and industry.

The qualities that make a youth a good servant are the basic ones for mastership. Astor's alertness, willingness, loyalty, and ability to obey, delivered his employer over into his hands. Robert Bowne, the good old Quaker, insisted that Jacob should call him Robert; and from boarding the young man with a near-by war widow who took cheap boarders, Bowne took young Astor to his own house, and raised his pay from two dollars a week to six.

Bowne had made an annual trip to Montreal for many years. Montreal was the metropolis for furs. Bowne went to Montreal himself because he did not know of any one he could trust to carry the message to Garcia. Those who knew furs and had judgment were not honest, and those who were honest did not know furs. Honest fools are really no better than rogues, as far as practical purposes are concerned. Bowne once found a man who was honest and also knew furs, but alas!

he had a passion for drink, and no prophet could foretell his " periodic," until it occurred.

Young Astor had been with Bowne only a year. He spoke imperfect English, but he did not drink nor gamble, and he knew furs and was honest. Bowne started him off for Canada with a belt full of gold; his only weapon was a German flute that he carried in his hand. Bowne being a Quaker did not believe in guns. Flutes were a little out of his line, too, but he preferred them to flintlocks.

John Jacob Astor ascended the Hudson River to Albany, and then with pack on his back, struck north, alone, through the forest to Lake Champlain. As he approached an Indian settlement he played his flute. The aborigines showed no disposition to give him the hook. He hired Indians to paddle him up to the Canadian border. He reached Montreal.

The fur-traders there knew Bowne as a very sharp buyer, and so had their quills out on his approach. But young Astor was seemingly indifferent. His manner was courteous and easy. He got close to his man, and took his pick of the pelts at fair prices. He expended all of his money, and even bought on credit, for there are men who always have credit.

Young Astor found Indian nature to be simply human nature. The savage was a man, and courtesy, gentleness and fairly good flute-playing soothed his savage breast. Astor had beads and blankets, a flute and a

smile. The Indians carried his goods by relays and then with guttural certificates as to his character passed him on to other red men, and at last he reached New York without the loss of a pelt or the dampening of his ardor.

¶ Bowne was delighted. To young Astor it was nothing. He had in his blood the success corpuscle. He might have remained with Bowne and become a partner in the business, but Bowne had business limitations and Astor had n't. So after a three years' apprenticeship, Astor knew all that Bowne did and all he himself could imagine besides. So he resigned.

In Seventeen Hundred Eighty-six, John Jacob Astor began business on his own account in a little store on Water Street, New York. There were one room and a basement. He had saved a few hundred dollars: his brother, the butcher, had loaned him a few hundred more, and Robert Bowne had contributed a bale of skins to be paid for " at thy own price and thy own convenience."

Astor had made friends with the Indians up the Hudson clear to Albany, and they were acting as recruiting-agents for him. He was a bit boastful of the fact that he had taught an Indian to play the flute, and anyway he had sold the savage the instrument for a bale of beaver-pelts, with a bearskin thrown in for good measure. It was a musical achievement as well as a commercial one.

Having collected several thousand dollars' worth of

furs he shipped them to London and embarked as a passenger in the steerage. The trip showed him that ability to sell was quite as necessary as the ability to buy—a point which with all of his shrewdness Bowne had never guessed.

In London furs were becoming a fad. Astor sorted and sifted his buyers, as he had his skins. He himself dressed in a suit of fur and thus proved his ability as an advertiser. He picked his men and charged all the traffic would bear. He took orders, on sample, from the nobility and sundry of the gentry, and thereby cut the middleman. All of the money he received for his skins he invested in "Indian Goods"—colored cloth, beads, blankets, knives, axes, and musical instruments. His was the first store in New York that carried a stock of musical instruments. These he sold to the savages, and also he supplied the stolid Dutch the best of everything in this particular line, from a bazoo to a Stradivarius violin.

When he got back to New York, he at once struck out through the wilderness to buy furs of the Indians, or, better still, to interest them in bringing furs to him. ¶ He knew the value of friendship in trade as no other man of the time did. He went clear through to Lake Erie, down to Niagara Falls, along Lake Ontario across to Lake Champlain and then down the Hudson. He foresaw the great city of Buffalo, and Rochester as well, only he said that Rochester would probably be situated

directly on the lake. But the water-power of the Genesee Falls proved a stronger drawing power than the lake front. He prophesied that along the banks of the Niagara Falls would be built the greatest manufacturing city in the world. There were flourmills and sawmills there then. The lumber first used in building the city of Buffalo was brought from the sawmills at "The Falls."

Electric power, of course, was then a thing unguessed, but Astor prophesied the Erie Canal, and made good guesses as to where prosperous cities would appear along its line.

In Seventeen Hundred Ninety, John Jacob Astor married Sarah Todd. Her mother was a Brevoort, and it was brought about by her coming to Astor to buy furs with which to make herself a coat. Her ability to judge furs and make them up won the heart of the dealer. The marriage brought young Astor into "the best Dutch New York society," a combination that was quite as exclusive then as now.

This marriage was a business partnership as well as a marital, and proved a success in every way. Sarah was a worker, with all the good old Dutch qualities of patience, persistence, industry and economy. When her husband went on trips she kept store. She was the only partner in whom he ever had implicit faith. And faith is the first requisite in success.

Captain Cook had skirted the Pacific Coast from

Cape Horn to Alaska, and had brought to the attention of the fur-dealing and fur-wearing world the sea-otter of the Northern Pacific. He also gave a psychological prophetic glimpse of the insidious sealskin sack.

In Seventeen Hundred Ninety, a ship from the Pacific brought a hundred otter-skins to New York. The skins were quickly sold to London buyers at exorbitant prices ✂ ✂

The nobility wanted sea-otter, or "Royal American Ermine," as they called it. The scarcity boomed the price. Ships were quickly fitted out and dispatched. Boats bound for the whale fisheries were diverted, and New Bedford had a spasm of jealousy. Astor encouraged these fur-seeking expeditions, but at first declined to invest any money in them, as he considered them "extra hazardous." He was not a speculator.

ASTOR lived over his store in Water Street until the year Eighteen Hundred when he moved to the plain and modest house at Two Hundred Twenty-three Broadway, on the site of the old Astor House. Here he lived for twenty-five years.

The fur business was simple and very profitable. Astor now was confining himself mostly to beaver-skins. He fixed the price at one dollar, to be paid to the Indians or trappers. It cost fifty cents to prepare and transport the skin to London. There it was sold at from five to ten dollars. All the money received for skins was then invested in English merchandise, which was sold in New York at a profit. In Eighteen Hundred, Astor owned three ships which he had bought so as absolutely to control his trade. Ascertaining that London dealers were reshipping furs to China, early in the century he dispatched one of his ships directly to the Orient, loaded with furs, with explicit written instructions to the captain as to what the cargo should be sold for. The money was to be invested in teas and silks. The ship sailed away, and had been gone a year. No tidings had come from her. Suddenly a messenger came with the news that the ship was in the bay. We can imagine the interest of Mr. and Mrs. Astor as they locked their store and ran to the Battery. Sure enough, it was their ship, riding gently on the tide, snug, strong and safe as when she had left.

The profit on this one voyage was seventy thousand dollars. By Eighteen Hundred Ten, John Jacob Astor was worth two million dollars. He began to invest all his surplus money in New York real estate. He bought acreage property in the vicinity of Canal Street. Next he bought Richmond Hill, the estate of Aaron Burr. It consisted of one hundred sixty acres just above Twenty-third Street. He paid for the land a thousand dollars an acre. People said Astor was crazy. In ten years he began to sell lots from the Richmond Hill property at the rate of five thousand dollars an acre. Fortunately for his estate he did not sell much of the land at this price, for it is this particular dirt that makes up that vast property known as "The Astor Estate."

During the Revolutionary War, Roger Morris, of Putnam County, New York, made the mistake of siding with the Tories.

A mob collected, and Morris and his family escaped, taking ship to England. Before leaving, Morris declared his intention of coming back as soon as "the insurrection was quelled." Roger Morris never came back

Roger Morris is known in history as the man who married Mary Philipse. And this lady lives in history because she had the felicity of being proposed to by George Washington. George himself tells us of this in his Journal, and George, you will remember, could not tell a lie. George was twenty-five, he was on his

way to Boston, and was entertained at the Philipse house, the Plaza not having then been built. Mary was twenty, pink and lissome. Immediately after supper, George, finding himself alone in the parlor with the girl, proposed. He was an opportunist.

The lady pleaded for time, which the Father of his Country declined to give. He was a soldier and demanded immediate surrender. A small quarrel followed, and George saddled his horse and rode on his way to fame and fortune. Mary thought he would come back, but George never proposed to the same lady twice. Yet he thought kindly of Mary and excused her conduct by recording, " I think ye ladye was not in ye moode."

¶ Just twenty-two years after this bout with Cupid, General George Washington, Commander-in-Chief of the Continental Army, occupied the Roger Morris Mansion as headquarters, the occupants having fled. Washington had a sly sense of humor, and on the occasion of his moving into the mansion, remarked to Colonel Aaron Burr, his aide, " I move in here for sentimental reasons—I have a small and indirect claim on the place."

It was Washington who formally confiscated the property, and turned it over to the State of New York as contraband of war. The Morris estate of about fifty thousand acres was parceled out and sold by the State of New York to settlers. It seems, however, that Roger Morris had only a life-interest in the estate,

and this was a legal point so fine that it was entirely overlooked in the joy of confiscation. Washington was a great soldier, but an indifferent lawyer.

John Jacob Astor accidentally ascertained the facts. He was convinced that the heirs could not be robbed of their rights through the acts of a leaseholder, which legally was the status of Roger Morris. Astor was a good real-estate lawyer himself, but he referred the point to the best counsel he could find. They agreed with him. He next hunted up the heirs and bought their quitclaims for one hundred thousand dollars. He then notified the parties who had purchased the land, and they in turn made claim upon the State for protection.

After much legal parleying the case was tried according to stipulation with the State of New York, directly, as defendant, and Astor and the occupants, as plaintiffs. Daniel Webster and Martin Van Buren appeared for the State, and an array of lesser legal lights for Astor.

¶ The case was narrowed down to the plain and simple point that Roger Morris was not the legal owner of the estate, and that the rightful heirs could not be made to suffer for the " treason, contumacy and contravention " of another. Astor won, and as a compromise the State issued him twenty-year bonds bearing six per cent interest, for the neat sum of five hundred thousand dollars—not that Astor needed the money, but finance was to him a game, and he had won.

JOHN J. ASTOR

IN front of the first A. T. Stewart store there used to be an old woman who sold apples. Regardless of weather, there she sat and mumbled her wares at the passerby. She was a combination beggar and merchant, with a blundering wit, a ready tongue and a vocabulary unfit for publication.

Her commercial genius is shown in the fact that she secured one good-paying customer—Alexander T. Stewart. Stewart grew to believe in her as his spirit of good luck. Once when bargains had been offered at the Stewart store and the old woman was not at her place on the curb, the merchant-prince sent his carriage for her in hot haste, " lest offense be given." And the day was saved.

When the original store was abandoned for the Stewart " Palace," the old apple-woman, with her box, basket and umbrella, was tenderly taken along, too.

John Jacob Astor had no such belief in luck-omens, portents, or mascots as had A. T. Stewart. With him success was a sequence—a result—it was all cause and effect. A. T. Stewart did not trust entirely to luck, for he, too, carefully devised and planned. But the difference between the Celtic and the Teutonic mind is shown in that Stewart hoped to succeed, while Astor knew that he would. One was a bit anxious; the other exasperatingly placid.

Astor took a deep interest in the Lewis and Clark

expedition. He went to Washington to see Lewis, and questioned him at great length about the Northwest. Legend says that he gave the hardy discoverer a thousand dollars, which was a big amount for him to give away

Once a committee called on him with a subscription-list for some worthy charity. Astor subscribed fifty dollars. One of the disappointed committee remarked, "Oh, Mr. Astor, your son William gave us a hundred dollars." "Yes," said the old man, "but you must remember that William has a rich father."

Washington Irving has told the story of Astoria at length. It was the one financial plunge taken by John Jacob Astor. And in spite of the fact that it failed, the whole affair does credit to the prophetic brain of Astor. "This country will see a chain of growing and prosperous cities straight from New York to Astoria, Oregon," said this man in reply to a doubting questioner.

He laid his plans before Congress, urging a line of army-posts, forty miles apart, from the western extremity of Lake Superior to the Pacific.

"These forts or army-posts will evolve into cities," said Astor, when he called on Thomas Jefferson, who was then President of the United States. Jefferson was interested, but non-committal. Astor exhibited maps of the Great Lakes, and the country beyond. He argued with a prescience then not possessed by any living man that at the western extremity of Lake Superior would

grow up a great city. Yet in Eighteen Hundred Seventy-six, Duluth was ridiculed by the caustic tongue of Proctor Knott, who asked, "What will become of Duluth when the lumber-crop is cut?" Astor proceeded to say that another great city would grow up at the southern extremity of Lake Michigan. General Dearborn, Secretary of War under Jefferson, had just established Fort Dearborn on the present site of Chicago. Astor commended this, and said, "From a fort you get a trading-post, and from a trading-post you will get a city."

He pointed out to Jefferson the site, on his map, of the Falls of Saint Anthony. "There you will have a fort some day, for wherever there is water-power, there will grow up mills for grinding grain, and sawmills as well. This place of power will have to be protected, and so you will have there a post which will eventually be replaced by a city." Yet Fort Snelling was nearly fifty years in the future, and Saint Paul and Minneapolis were dreams undreamed.

Jefferson took time to think about it and then wrote Astor thus: "Your beginning of a city on the Western Coast is a great acquisition, and I look forward to a time when our population will spread itself up and down along the whole Pacific frontage, unconnected with us, except by ties of blood and common interest, and enjoying, like us, the rights of self-government."

¶ The Pilgrim Fathers thought land that lay inward

from the sea was valueless. The forest was an impassable barrier. Later, up to the time of George Washington, the Alleghanies were regarded as a natural barrier. Patrick Henry likened the Alleghany Mountains to the Alps that separated Italy from Germany and said, "The mountain-ranges are lines that God has set to separate one people from another."

Later, statesmen have spoken of the ocean in the same way, as proof that a union of all countries under an international capital could never exist.

Great as was Jefferson, he regarded the achievement of Lewis and Clark as a feat, and not an example. He looked upon the Rocky Mountains as a natural separation of peoples "bound by ties of blood and mutual interest, but otherwise unconnected." To pierce these mighty mountains with tunnels, and whisper across them with the human voice, were of course miracles as yet unguessed. But Astor closed his eyes and saw great pack-trains, mules laden with skins, winding across these mountains, and down to tidewater at Astoria. There his ships would be lying at the docks, ready to sail for the Far East. James J. Hill was yet to come

A COMPANY was formed, and two expeditions set out for the mouth of the Columbia River, one by land and the other by sea.

The land expedition barely got through alive; it was a perilous undertaking, with accidents by flood and field and in the imminent deadly breach. But the route by the water was feasible.

The town was founded and soon became a center of commercial activity. Had Astor been on the ground to take personal charge, a city like Seattle would have bloomed and blossomed on the Pacific, fifty years ago. But power at Astoria was subdivided among several little men, who wore themselves out in a struggle for honors, and to see who would be greatest in the kingdom of heaven. John Jacob Astor was too far away to send a current of electricity through the vacuum of their minds, light up the recesses with reason, and shock them into sanity. Like those first settlers at Jamestown, the pioneers at Astoria saw only failure ahead, and that which we fear we bring to pass. To settle a continent with men is almost as difficult as Nature's attempt to form a soil on a rocky surface. There came a grand grab at Astoria and it was each for himself and the devil take the hindmost—it was a stampede.

System and order went by the board. The strongest stole the most, as usual, but all got a little. And England's gain in citizens was our loss.

Astor lost a million dollars by the venture. He smiled

calmly and said: " The plan was right, but my men were weak—that is all. The gateway to China will be from the Northwest. My plans were correct. Time will vindicate my reasoning."

When the block on Broadway, bounded by Vesey and Barclay Streets, was cleared of its plain two-story houses preparatory to building the Astor House, wise men shook their heads and said, " It 's too far uptown." But the free bus that met all boats solved the difficulty, and gave the cue to hotel-men all over the world. The hotel that runs full is a goldmine. Hungry men feed, and the beautiful part about the hotel business is that the customers are hungry the next day—also thirsty. Astor was worth ten millions, but he took a personal delight in sitting in the lobby of the Astor House and watching the dollars roll into this palace that his brain had planned. To have an idea—to watch it grow—to then work it out, and see it made manifest in concrete substance, this was his joy. The Astor House was a bigger hostelry in its day than the Waldorf-Astoria is now

Astor was tall, thin, and commanding in appearance. He had only one hallucination, and that was that he spoke the English language. The accent he possessed at thirty was with him in all its pristine effulgence at eighty-five. " Nopody vould know I vas a Cherman—aind't it? " he used to say. He spoke French, a dash of Spanish, and could parley in Choctaw, Ottawa,

Mohawk and Huron. But they who speak several languages must not be expected to speak any one language well.

Yet when John Jacob wrote, it was English without a flaw. In all his dealings he was uniquely honorable and upright. He paid and he made others pay. His word was his bond. He was not charitable in the sense of indiscriminate giving. "To give something for nothing is to weaken the giver," was one of his favorite sayings. That this attitude protected a miserly spirit, it is easy to say, but it is not wholly true. In his later years he carried with him a book containing a record of his possessions. This was his breviary. In it he took a very pardonable delight. He would visit a certain piece of property, and then turn to his book and see what it had cost him ten or twenty years before. To realize that his prophetic vision had been correct was to him a great source of satisfaction.

His habits were of the best. He went to bed at nine o'clock, and was up before six. At seven he was at his office. He knew enough to eat sparingly and to walk, so he was never sick.

Millionaires as a rule are wofully ignorant. Up to a certain sum, they grow with their acquisitions. Then they begin to wither at the heart. The care of a fortune is a penalty. I advise the gentle reader to think twice before accumulating ten millions. John Jacob Astor was exceptional in his combined love of money and

love of books. History was at his tongue's end, and geography was his plaything. Fitz-Greene Halleck was his private secretary, hired on a basis of literary friendship. Washington Irving was a close friend, too, and first crossed the Atlantic on an Astor pass. He banked on Washington Irving's genius, and loaned him money to come and go, and buy a house. Irving was named in Astor's will as one of the trustees of the Astor Library Fund, and repaid all favors by writing "Astoria."

¶ Astor died, aged eighty-six. It was a natural death, a thing that very seldom occurs. The machinery all ran down at once. Realizing his lack of book advantages, he left by his will four hundred thousand dollars to found the Astor Library, in order that others might profit where he had lacked. He also left fifty thousand dollars to his native town of Waldorf, a part of which money was used to found an Astor Library there. God is surely good, for if millionaires were immortal, their money would cause them great misery and the swollen fortunes would crowd mankind, not only 'gainst the wall, but into the sea. Death is the deliverer, for Time checks power and equalizes all things, and gives the new generation a chance.

Astor hated gamblers. He never confused gambling, as a mode of money-getting, with actual production. He knew that gambling produces nothing—it merely transfers wealth, changes ownership. And since it involves loss of time and energy it is a positive waste.

Yet to buy land and hold it, thus betting on its rise in value, is not production, either. Nevertheless, this was to Astor legitimate and right.

Henry George threw no shadow before, and no economist had ever written that to secure land and hold it unused, awaiting a rise in value, was a dog-in-the-manger, unethical and selfish policy. Morality is a matter of longitude and time.

Astor was a member of the Dutch Reformed Church, and yet he lived out his days with a beautiful and perfect disbelief in revealed religion. He knew enough of biology to know that religions are not "revealed" —they are evolved. Yet he recognized the value of the Church as a social factor. To him it was a good police system, and so when rightly importuned he gave, with becoming moderation, to all faiths and creeds

A couple of generations back in his ancestry there was a renegade Jew who loved a Christian girl, and thereby molted his religion. When Cupid crosses swords with a priest, religion gets a death-stroke. This stream of free blood was the inheritance of John Jacob Astor.

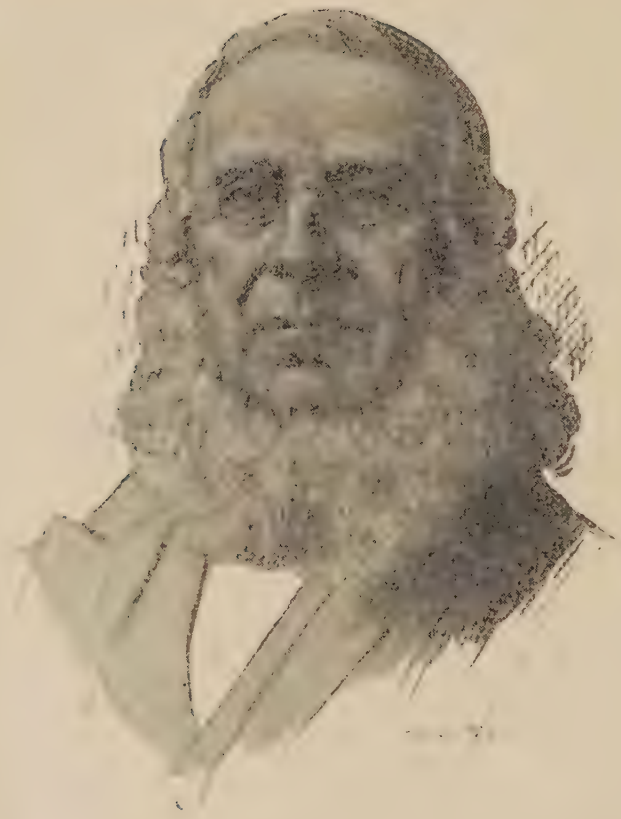
¶ William B. Astor, the son of John Jacob, was brought up in the financial way he should go. He was studious, methodical, conservative, and had the good sense to carry out the wishes of his father. His son, John Jacob Astor, was very much like him, only of more neutral tint. The time is now ripe for another genius in the

Astor family. If William B. Astor lacked the courage and initiative of his parent, he had more culture, and spoke English without an accent. The son of John Jacob Astor second is William Waldorf Astor, who speaks English with an English accent, you know.

John Jacob Astor, besides having the first store for the sale of musical instruments in America, organized the first orchestra of over twelve players. He brought over a leader from Germany, and did much to foster the love of music in the New World.

Every worthy Mæcenas imagines that he is a great painter, writer, sculptor or musician, sidetracked by material cares thrust upon him by unkind Fate. John Jacob Astor once told Washington Irving that it was only business responsibility that prevented his being a novelist; and at other times he declared his intent to take up music as a profession as soon as he had gotten all of his securities properly tied up. And whether John Jacob worked out his dreams or not, there is no doubt that they added to his peace, happiness and length of days. Happy indeed is the man who escapes the critics by leaving his literary masterpiece in the ink.

PETER COOPER



PETER COOPER

Let our schools teach the nobility of labor and the beauty of human service, but the superstitions of ages past—never!

—Peter Cooper

PETER COOPER

ETER COOPER was born in New York City in the year Seventeen Hundred Ninety-one. He lived to be ninety-two years old, passing out in Eighteen Hundred Eighty-three ☙ ☙

He was, successively, laborer, clerk, mechanic, inventor, manufacturer, financier, teacher, philanthropist and philosopher ☙ If Robert Owen was the world's first modern merchant, Peter Cooper was America's first businessman. He seems to have been the first prominent man in the United States to abandon that legal wheeze, "Caveat emptor." In fact, he worked for the buyer, and considered the other man's interests before he did his own. He practised the Golden Rule and made it pay, while the most of us yet regard it as a kind of interesting experiment. I have said a few oblique things about city-bred boys and city people in general, but I feel like apologizing for them and doing penance when I think of restless, tireless, eager, brave, honest and manly Peter Cooper.

When that New York City woman, last week, observing a beautiful brass model of an Oliver Plow on my mantel, asked me, "What is this musical instrument?" she proved herself not of the Peter Cooper tribe. She was

the other kind—the kind that seeing the pollywogs remarks, " Oh, how lovely—they will all be butterflies next week! " Or, " Which cow is it that gives the buttermilk? " a question that once made Nathan Straus walk on his hands.

Although Peter Cooper was born in New York City and had a home there most of his life, he loved the country, and for many years made Sunday sacred for the woods and fields. Yet as a matter of strictest truth let it be stated that, although Peter Cooper was born in New York City, when he was two years old, like Bill Nye, he persuaded his parents to move. The family gravitated to the then little village of Peekskill, and here the lad lived until he was seventeen years old

Next to Benjamin Franklin, Peter Cooper was our all-round educated American. His perfect health—living to a great age—with sanity and happiness as his portion, proves him to be one who knew the laws of health and also had the will to obey them. He never " retired from business "—if he quit one kind of work it was to take up something more difficult.

He was in the fight to the day of his death; and always he carried the flag further to the front.

He was a Freethinker at a time when to have thoughts of your own was to be an outcast. His restless mind was no more satisfied with an outworn theology than with an outgrown system of transportation. His religion

was blended with his work and fused with his life. ¶ He built the first railway-locomotive in America, and was its engineer until he taught others how. He rolled the first iron rails for railroads. He made the first iron beams for use in constructing fireproof buildings. He was the near and dear friend and adviser of Cyrus W. Field, and lent his inventive skill, his genius and his money, to the laying of the Atlantic Cable; and was the President of the Atlantic Cable Company for eighteen years.

In building and endowing Cooper Union, he outlined a system of education so beneficent that it attracted the attention of the thinking men of the world. And it is even now serving as a model upon which our entire public-school system will yet be founded—a system that works not for culture, for bric-a-brac purposes, but for character and competence. A what-not education may be impressive, but is worthless as collateral. The achievements of Peter Cooper make the average successful man look like a pigmy.

What the world needs is a few more Peter Coopers —rich men who do not absolve themselves by drawing checks for charity, but who give their lives for human betterment

Let us catch up with Peter Cooper.

PETER COOPER

JOHN COOPER, the father of Peter Cooper, was of English stock. He was twenty-one years old in that most unforgetable year, Seventeen Hundred Seventy-six. At the first call to arms, he enlisted as a minuteman. He fought valiantly through the war, in the field, and in the fortifications surrounding New York City, and came out of Freedom's fight penniless, but with one valuable possession—a wife.

In Seventeen Hundred Seventy-nine, he married the daughter of General John Campbell, his commander, who was then stationed at West Point. It was an outrageous thing for a sergeant to do, and I am sorry to say it was absolutely without orders or parental permission. The bride called it a Cooper union.

The Campbells, very properly, were Scotch, and the Scotch have a bad habit of thinking themselves a trifle better than the English. Like the Irish, they regard an Englishman with suspicion. The Scotch swear that they have never been conquered, certainly not by J. Bull, who has always been quite willing to give them anything they ask for.

At the time of his marriage, Sergeant Cooper was engaged in the laudable business of looking after General Campbell's horses, and also, let it be known, of making garden for the Campbell family.

In his garden work, John Cooper was under the immediate orders of Margaret Campbell. After hours, the

Sergeant used to play a piccolo, and among other tuneful lays he piped one called "The Campbells Are Coming." It was on one such musical occasion that the young couple simply walked off and got married, thus proving a point which I have long held, to wit: Music is a secondary love manifestation ☙ On being informed of the facts, General Campbell promptly ordered that Sergeant John Cooper be shot. Before the execution could take place, the sentence was commuted to thirty days in the guardhouse. After serving one day, the culprit was pardoned on petition of his wife.

In a month he was made a captain, and later a lieutenant. The business of a soldier is not apt to be of a kind to develop his mental resources. Soldiers fight under orders; and initiative, production and economy are mere abstractions to your man of the sword.

Suffice it to say that in the war, John Cooper lost the ability to become a civilian of the first rank. He was industrious but improvident; he made money and he lost it. He had a habit of abandoning good inventions for worse ones. The ability to eliminate is good, but in sifting ideas let us cleave to those that are workable, until Fate proves there is something really better. ¶ Peter Cooper was the fifth child in a family of nine. Bees know the secret of sex, but man does not. Peter Cooper's mother thought that her fifth child was to be a girl, but it was not until after the boy had grown

to be a man and was proving his prowess, that his parents remembered why they had called him Peter, and said, "On this rock shall our family be built." ¶ To be born of parents who do not know how to get on, and be one of a big family, is a great blessing. We are taught by antithesis quite as much as by injunction and direction. And chiefest of all we are taught through struggle, and not through immunity in that vacuum called complete success.

Peter Cooper's childhood was one of toil and ceaseless endeavor. Just one year did he go to school, just one year in all his life, and then for only half a day at a time. His short ration of books made him anxious to know, anxious to learn, and so his disadvantages gave him a thing which college often fails to bestow—that is, the Study Habit. And the reason he got it was because he wanted to go to school and could not. Happy Peter Cooper!

And yet he never really knew that many a youth is sent to school and dinged at by pedagogues until examinations become a nightmare, and college a penalty. Thus it happens that many a college graduate is so rejoiced on getting through and standing "on the threshold," that he never looks in a book afterward. Of such a one we can very properly say, "He got his education in college"—when all the world knows that the education that really amounts to anything is that which we get out of Life.

PETER COOPER

THE climbing propensities of Peter Cooper were made manifest very early in life. Later, they developed into a habit; and shifting ground from the physical to the psychic, he continued to climb all his life.

Also he made others climb, for no man climbeth by himself alone. At twelve, Peter Cooper proudly walked the ridgepole of the family residence, to the great astonishment and admiration of the little girls and the jealousy of the boys. When the children would run in breathlessly and announce to the busy mother, "Peter, he is on the house!" the mother would reply, "Then he will not get drowned in the Hudson River!" At other times it was, "Peter, he is swimming across the river!" The mother then found solace in the thought that the boy was not in immediate danger of sliding off the house and breaking his neck. Once, little Peter climbed a lofty elm to get a hanging bird's-nest that was built far out on a high projecting limb. He reached the nest all right, but his diagnosis was not correct, for it proved to be a hornets' nest, beyond dispute

To escape the wrath of the hornets, Peter descended the tree "overhand," which being interpreted means that he dropped and caught the limbs as he went down so as to decrease the speed. The last drop was about thirty feet. The fall did n't hurt, but the sudden stop broke his collar-bone, knocked out three teeth, and

cut a scar on his chin that lasted him all of his days. ¶ Life is a dangerous business—few get out of it alive. Life consists in betting on your power to do—to achieve—to accomplish—to climb—to become. If you mistake hornets for birds, you pay the penalty for your error, as you pay for all mistakes. The only men who do things are those who dare.

Safety can be secured by doing nothing, saying nothing, being nothing. Here 's to those who dare!

Because a thing had never been done before was to Peter Cooper no reason why it should not be done now. And although he innocently stirred up a few hornets' nests, he became a good judge of both birds and hornets through personal experience. That is the advantage of making mistakes. But wisdom lies in not responding to encores

Peter Cooper's body was marked by the falls, mauls, hauls, and scars of burns and explosions. Surely if God does not look us over for medals and diplomas, but for scars, then Peter Cooper fulfilled the requirements. ¶ When seventeen years old, he went down to New York and apprenticed himself to a coachmaker, Woodward by name. He was to get his board, washing and mending, and twenty-five dollars a year. It was a four-year contract—selling himself into service and servitude. The first two years he saved twenty dollars out of his wages. The third year his employer voluntarily paid him fifty dollars; and the fourth year seventy-five.

In short, the young man had mastered the trade. ¶ Woodward's shop was at the corner of Broadway and Chambers Street, which was then the northern limit of the city. Just beyond this was a big garden, worked by a prosperous and enterprising Irishman who supplied vegetables to ship-captains. This garden later was transformed into City Hall Park, and here the city buildings were erected, the finest in America for their purpose. The Irish still command the place.

New York City then had less than forty thousand inhabitants. Peter Cooper was to see the city grow to two million. For seventy-one years after his majority he was to take an active and intelligent interest in its evolution, tinting its best thought and hopes with his own aspiration.

The building of coaches then was a great trade. It was stagecoach times, and a good coach was worth anywhere from three hundred to a thousand dollars. The work was done by small concerns, where the proprietors and their 'prentices would turn out three or four vehicles a year. To build the finest coaches in the world was the ambition of Peter Cooper.

But to get a little needed capital he hired out to a manufacturer of woolen cloth at Hempstead, Long Island, for a dollar and a half a day. A dollar a day was good wages then, but Cooper had inventive skill in working with machinery. He had already invented and patented a machine for mortising

the hubs of wagon-wheels. Now he perfected a machine for finishing woolen cloth. As the invention was made on the time of, and in the mill where he worked, he was given only a one-third interest in it ☙ ☙

He went on a visit to his old home at Peekskill and there met Matthew Vassar, who was to send the name of Vassar down the corridors of time, not as that of a weaver of wool and the owner of a very good brewery, but as the founder of a school for girls, or as it is somewhat anomalously called, "a female seminary."

Peter Cooper sold the county-right of his patent to Matthew Vassar for five hundred dollars. It was more money than the father had ever seen at one time in all his life.

The War of Eighteen Hundred Twelve was on, and woolen cloth was in great demand, the supply from England having been shut off.

Opportunity and Peter Cooper met, or is the man himself Opportunity?

The ratio of marriages, we are told, keeps pace with the price of corn. On the strength of his five hundred dollars, Peter Cooper embarked on the sea of matrimony, as the village editors express it. When Peter Cooper married Sarah Bedell, it was a fortunate thing for the world. Peter Cooper was a Commonsense Man, which is really better than to be a genius. A Commonsense Man is one who does nothing to make people

think he is different from what he is. He is one who would rather be than seem! But a Commonsense Man needs a Commonsense Woman to help him live a Commonsense Life. Mrs. Cooper was a Commonsense Woman. She was of Huguenot parentage.

Persecution had given the Huguenots a sternness of mental and moral fiber, just as it had blessed and benefited the Puritans. The habit of independent thought got into the veins of these Huguenots, and they played important parts in the War of the Revolution. Like the Jews, they made good Freethinkers. They reason things out without an idolatrous regard for precedent.

For fifty-seven years Peter and Sarah fought the battle of life together. He clarified his thought by explaining his plans to her, and together they grew rich—rich in money, rich in knowledge, rich in experience, rich in love

PETER COOPER

HERE are men who are not content to put all their eggs into one basket, and then watch the basket.

Peter Cooper craved the excitement of adventure. His nature demanded new schemes, new plans, new methods upon which to break the impulse of his mind. The trade-wind of his genius did not blow constantly from one direction. Had he been content to focus on coach-building, he could have become rich beyond the dream of avarice. As it was, the fact that he could build as good a coach as any one else satisfied that quarter-section of his nature.

When the war of Eighteen Hundred Twelve closed, there was a great shrinkage in wool. Peter Cooper sold his holdings for a grocery-store, which he ran just long enough to restock and sell to a man who wanted it more than he did.

Then he started a furniture-factory, for he was an expert worker in wood. But the bench for him was only by-play. As he worked, his mind roamed the world. ¶ He used glue in making the furniture. He bought his glue from a man who had a little factory on the site of what is now the Park Avenue Hotel. The man who made the glue did not like the business. He wanted to make furniture, just as comedians always want to play Hamlet. Peter Cooper's furniture-shop was in a rented building. The glue-man owned his site. Peter Cooper traded his furniture-shop for the glue-factory, and got a deed

to the premises. ¶ He was then thirty-three years old. The glue-factory was the foundation of his fortune. He made better glue and more glue than any other concern in America. Few men of brains would get stuck on the glue business. There are features about it not exactly pleasant. The very difficulties of it, however, attracted Cooper. He never referred to his glue-factory as a chemical laboratory, nor did he call it a studio. He was proud of his business. He made the first isinglass manufactured in America, and for some years monopolized the trade

But one business was not enough for Peter Cooper. Attached to the glue-factory was a machine-shop which was the scene of many inventions. Here in Eighteen Hundred Twenty-seven and Eighteen Hundred Twenty-eight, Peter Cooper worked out and made a steam-engine which he felt sure was an improvement on the one that Watt had made in England.

Peter Cooper's particular device was a plan to do away with the crank, and transform the rectilinear motion of the piston into rotary motion. He figured it out that this would save two-fifths of the steam, and so stated in his application for a patent, a copy of which is before the writer

The Patent Office then was looked after by the President in person. Peter Cooper's patent was signed by John Quincy Adams, President, Henry Clay, Secretary of State, and William Wirt, Attorney General. The

patent was good for fourteen years, so any one who cares to infringe on it can do so now without penalty. ¶ There were then no trained patent-examiners, and the President and Secretary of State were not inclined to hamper inventors with technicalities. You paid your fee, the patent was granted, and all questions of priority were left to be fought out in the courts. More patents have been granted to one individual—say, Thomas A. Edison—than were issued in America, all told, up to the time that Peter Cooper went down to Washington in person and explained his invention to John Quincy Adams and Henry Clay, who evidently were very glad to sign the patent, rather than bother to understand the invention. In his application Peter Cooper states, "This invention is a suitable motor for hauling land-carriages."

It was one year before this that Stephenson in England had given an exhibition of his locomotive, the "Rocket," on a circular two-mile track in Manchester. Cooper had not seen the "Rocket," but Stephenson's example had fired his brain, and he had in his own mind hastened the system.

At this time he was thirty-six years old. His glue business was prosperous. Several thousand dollars of his surplus he had invested in charcoal-kilns near Baltimore. From this he had gone into a land speculation in the suburbs of that city. His partners had abandoned the enterprise and left him to face the disgrace of failure.

Commerce was drifting away from Baltimore to Philadelphia and New York. The Erie Canal had been opened and it looked as if this would be the one route to the West—the Hudson River to Albany, thence by canal to Buffalo, and on by the Great Lakes to the land of promise

Pennsylvania had a system of canals, partially in use, and the rest in building, which would open up a route to the Ohio River at Pittsburgh. But engineers had looked the ground over, and given it as their opinion that Baltimore was hedged in by insurmountable difficulties. Prophecies were made that soon ships would cease to come to Baltimore at all. And under this lowering commercial sky, Peter Cooper saw his Baltimore investments fading away into the ether.

At this time the Manchester and Liverpool Railroad was in operation. The coaches and wagons were simply those in use on the roads, but with new tires that carried a flange to keep the wheel on the rail. It was found that a team of horses could draw double the load on a railroad that they could if the wheels of the vehicle were on the ground.

The news was brought to America. Wooden rails were first tried, and then these were strengthened by nailing strap iron along the top. It was a great idea—build a railroad from Baltimore to the Ohio River, and thus compete with the Pennsylvania canals to the Ohio! ¶ In Eighteen Hundred Twenty-seven the Baltimore

and Ohio Railroad Company was formed. It was the first railroad company in America. Peter Cooper bought shares to the extent of his ability. It was a life-and-death struggle. If the railroad was a success, Baltimore was saved, and Peter Cooper was a rich man; otherwise he was a bankrupt. Stephenson's " Rocket " in England was pulling three or four carriages at a speed of ten miles an hour, while a team of horses on the same track could pull only one carriage at the rate of six or seven miles an hour.

The City of Baltimore and the State of Maryland were empowered to buy shares in the new transportation company. Thus we find government ownership of the first American railroad. The Mayor of the City and the Governor of the State had heard of Peter Cooper's engine, which he said could be used for " land-carriages,' and they now importuned him to come to their rescue. ¶ Robert Fulton had already proved that the steamship was practicable; but Fulton was n't interested in railroads. He maintained, as did almost every one else, that the water-route was the only safe and sure and economical way of transportation. When the railroad was built from Albany to Schenectady the first idea was to have the engine tow canal-boats. Peter Cooper heard the wail of the Baltimoreans, and said, " I 'll knock an engine together in six weeks that will pull carriages ten miles an hour and beat any canal-boat that ever collected barnacles."

PETER COOPER

PETER COOPER went back from Baltimore to New York with a few misgivings as to whether he had not promised too much. The real fact was he had gotten a patent on his engine before he had put it to an actual test. He had made the engine, but now he must make a boiler in which to generate the steam to make the wheels go round. This boiler he made and riveted with his own hands. It stood upright and was as high as his shoulder. It had a furnace beneath. It contained no tubes, and the proposition was to fill it half-full of water and then boil this water.

It took three weeks to make the boiler. It was about as big as the tank in an average kitchen-range. There were no water-gauges or steam-gauges. The engineer had to guess as to the pressure he was carrying.

When the boiler was complete, the great difficulty was how to carry the steam from the boiler to the engine. There were no wrought-iron pipes then made or sold in America. Cooper took a couple of muskets and used the barrels for pipes to connect his boiler and engine. These were duly soldered into place. The engine and boiler were then placed on a small, flat-top wagon and bolted down. The engine had a wheel which projected over the side, and an endless chain was run over the projecting hub of the wagon.

Peter experimented and found that the water in the boiler would last one hour; then the fire would have to

be drawn, and the boiler cooled and refilled. He tried the engine and it worked, but there was no railroad upon which to try the wagon until the machine was taken down to Baltimore. A team was hitched to the wagon, and the drive was made to Baltimore in three days

Peter place his wagon with its flange-wheels on the track and pushed it up and down along the rail. It fitted the track all right. He then went back to his hotel with the two boys who were helping him. After the boys were abed, he sneaked off in the darkness, filled up his boiler, screwed down the top, and fired up. It was a moment of intense excitement. He turned on the steam—the wheels revolved—then the thing stuck. He had a pike-pole and using this pushed himself along for a few rods. The endless chain was working, and the machine was going—flying—almost as fast as a man could run. And Peter ran the machine back into the barn, went home and went to bed. He had succeeded. The next day he invited the President of the road and the Mayor of the City to ride with him.

The machine had to be poled or pushed to start it, but it proved the principle. The following day a public exhibition was given. Forty men and one woman responded to the request for volunteers to ride. They rode on the engine and in a big coach attached behind. They covered the top of the coach and clung to the sides. A dozen men got hold and gave a good

push and they were off. ¶ The road was just thirteen miles long. The distance was made in one hour and twelve minutes. The fire was then drawn and the boiler refilled. Also, all the passengers refilled, for whisky flowed free.

Peter Cooper was ready to start back. He ordered every man to hold on to his hat. A push and a pull, all together, and they were off. They ran the thirteen miles back in just fifty-eight minutes. The engine was a success beyond the fondest hopes of Peter. There were difficulties in the way, however. One was that the pulling only on one side caused a cramping of the flange on the other side against the rail. This was remedied by putting a wheel on both sides and running a chain on the two projecting hubs.

The pulling by hand to start was also criticized. Next, the fact that the engine had to be shut down every hour for water was noted. Peter Cooper stopped the mouths of the carpers by calling attention to the fact that even a horse had to be watered. And as for giving a push on starting, it was a passenger's duty to collaborate with the engineer. Besides that, passengers get thirsty and hungry as well as horses, and want a little change. Peter Cooper assured the critics that the boiler could be refilled while a man was getting a drink and stretching his legs ✂ ✂

The people who owned the stagecoach-line that ran parallel with the Baltimore and Ohio Railroad made a

lot of fun of Peter Cooper's teakettle. On one occasion they loosened a rail, so the thing ran into the ditch. For a time this sort of discouraged traffic, but there were others who prophesied that in a few years horses could not be given away.

Finally, the owner of the stagecoach-line challenged the railroad folks to race from Riley's Tavern to Baltimore, a distance of nine miles. The race was between a noted gray horse, famed for speed and endurance, and the teakettle. The road ran right alongside of the wagon route. In truth, it took up a part of the roadway, which was one cause of opposition. The race occurred on September Eighteenth, Eighteen Hundred Thirty. Thousands of dollars were bet, and a throng of people lined the route from start to finish. The engine pulled but one coach, and had one passenger. The gray horse was hitched to a buggy that carried one man besides the driver ☙ ☙

The engine led for five miles, when the boiler sprang a leak and stopped, the engineer in his anxiety getting on too much pressure. The horse won, and this proved to many people a fact which they had suspected and foretold; namely, that the steam-engine for land-carriages was only a plaything. Farmers in that vicinity took heart and began again to turn their attention to raising horses.

PETER COOPER

IN the year Eighteen Hundred Thirty-one, when Peter Cooper was forty years old, he was worth fifty thousand dollars; when he was forty-five, he was worth a hundred thousand dollars; when he was fifty, he was worth more than two hundred thousand dollars. He was one of the richest men of New York, and he was a man of influence. Had he centered on money-making, he might have become the richest man in America.

He held political office that he might serve the people, not that he might serve a party or himself. In all deliberative bodies, the actual work is done by a few. A dozen men or less run Congress.

For forty years Peter Cooper served the City of New York and the State, and always to his own financial loss. He saw the last remains of the Indian Stockade removed from Manhattan Island. When he was elected alderman, the city was patrolled by night-watchmen, who made their rounds and cried the hour and "All 's Well!" For five hours, from midnight until five o'clock in the morning, they walked and watched. They were paid a dollar a night, and the money was collected from the people who owned property on the streets they patrolled, just as in country towns they sprinkle the streets in front of the residences owned by the men who subscribe

Peter Cooper inaugurated a system of "public safety," or police protection. He also replaced the old volunteer

fire-department with a paid service. He was the first man to protest against the use of wells as a water-supply for a growing city.

The first water-pipes used in New York City were bored logs; he fought against these, and finally induced the city to use iron pipes. As there was no iron pipe at this time made in America, he inaugurated a company to cast pipe. Very naturally his motives in demanding iron pipes were assailed, but he stood his ground and made the pipes and sold them to the city rather than that the city should not have them. He was brave enough to place himself in a suspicious position, that the people might prosper.

In Eighteen Hundred Thirty, he organized " The Free School Society," to fight the division of the school funds among sectarian schools. The idea that any form of religion should be taught at public expense was abhorrent to him. He was denounced as an infidel and an enemy of society, but his purity of life and unselfish devotion to what he knew was right were his shield and defense. The fight was kept up from Eighteen Hundred Thirty to Eighteen Hundred Fifty-three, when it was fixed in the statute that " no fund raised by taxation should be provided or used for the support of any school in which any religious or sectarian doctrine or tenet is taught, inculcated or practised." The Free School Society was then fused with the School Board, and ceased to exist as a separate institution.

That the amalgamation was a plan to shelve Peter Cooper's secular ideas dawned upon him later. And that the struggle for a school free from superstition's taint was not completely won, Peter Cooper fully realized ℵ ℵ

During this long service on the School Board of New York City, Peter Cooper worked out in his own mind an ideal of education which he was unable to impress upon his fellow townsmen. No doubt their indifference and opposition tended to crystallize his own ideas. ¶ It will not do to say that Peter Cooper was exactly disgusted with the public-school system of New York, for he, more than any other one man, had evolved it and carried it forward from very meager beginnings. Democracy is a safeguard against tyranny, but it often cramps and hinders the man of genuine initiative. If the entire public-school system of the State had been delegated to Peter Cooper in Eighteen Hundred Fifty, he as sole commissioner could and would have set the world a pace in pedagogy.

Disraeli's contention that democracy means the rule of the worst has in it a basis of truth. Peter Cooper's appeals to his colleagues on the School Board fell on idle ears. And so he decided to do the thing himself, and the extent to which he would do it was to be limited only by his fortune.

Cooper Union was to be a model for every public school in America.

PETER COOPER

THE block bounded by Third and Fourth Avenues and the Bowery was bought up by Peter Cooper, a lot at a time, with the idea of a model school in mind. When Peter Cooper bought the first lot there in Eighteen Hundred Thirty-six, the site was at the extreme north limit of the city. Later, A. T. Stewart was to build his business palace near at hand.

Cooper offered his block of land to the city, gratis, provided a school would be built according to his plans. His offer was smilingly pigeonholed.

In Eighteen Hundred Fifty-four, when Peter Cooper was sixty-one years old, he began the building of his model school on his own account.

His business affairs had prospered, and besides the glue-factory he was making railroad-iron at Ringwood, New Jersey, and Bethlehem, Pennsylvania. These mills were very crude according to our present-day standards. But Peter Cooper believed the consumption of iron would increase. Bridges were then built almost entirely of wood. Peter Cooper built his bridges of rolled iron "boards," as they were first called, riveted together. But he found it difficult to compete with the wooden structures

When he began building Cooper Union, he found himself with a big stock of bridge-iron on hand for which there was no market. The excavations were already made for the foundations, when the idea came to Peter

Cooper that he could utilize this bridge-iron in his school-building and thus get an absolutely fireproof structure. The ability of Peter Cooper to adapt himself to new conditions, turning failure into success, is here well illustrated.

Not until he had accumulated an overstock of bridge-iron did he think of using iron for the frames of buildings It was the first structural use of iron to re-enforce stone and brick, in America.

Cooper Union was nearly five years in building. A financial panic had set in, and business was at a standstill. But Peter did not cheapen his plan, and the idea of abandoning it never occurred to him.

The land and the building cost him six hundred thirty thousand dollars and came near throwing him into bankruptcy. But business revived and he pulled through, to the loss of reputation of many good men who had persistently prophesied failure. Be it said to the credit of his family that the household, too, partook of the dream and lent their aid.

Altogether, the assets of Cooper Union are now above two million dollars.

The ideal man in the mind of Peter Cooper was Benjamin Franklin. He wanted to help the apprentice—the poor boy. He saw many young men dissipating their energies at saloons and other unprofitable places. If he could provide a place where these young men could find entertainment and opportunity to improve their

minds, it would be a great gain. Peter Cooper thought that we are educated through the sense of curiosity quite as much as in reading books. So Cooper Union provided a museum of waxworks and many strange, natural-history specimens. There was also an art-gallery, a collection of maps and statuary; and a lecture-hall was placed in the basement of the building. Peter Cooper had once seen a panic occur in a hall located on a second story and the people fell over one another in a mass on the stairway. He said a panic was not likely to occur going upstairs. This hall is a beautiful and effective assembly-room, even yet. It seats nineteen hundred people, and the audience so surrounds the speaker that it does not impress one as being the vast auditorium which it is.

Cooper Union has always been the home of free speech. Next to Faneuil Hall it is the most distinguished auditorium in America, from a historic standpoint.

William Cullen Bryant, Edward Everett, Henry Ward Beecher, Wendell Phillips, and every great speaker of the time, spoke here. Victoria Woodhull brought much scandal on the devoted head of Peter Cooper when he allowed her to use the platform to ventilate her peculiar views. Peter Cooper met the criticism by inviting her to come back and speak again. She did so, being introduced by Theodore Tilton. Here came Lincoln, the gaunt and homely, and spoke before he was elected President. His " Cooper Union Speech " is a memorable

document, although it was given without notes and afterwards written out by Lincoln, who seemed surprised that any one should care to read it.

The speech given in Cooper Union by Robert G. Ingersoll lifted him from the rank of a Western lawyer to national prominence in a single day. Other men had criticized the Christian religion, but no man of power on a public platform had up to that time in America expressed his abhorrence and contempt for it. The reputation of Ingersoll had preceded him. He had given his lecture in Peoria, then in Chicago, and now he made bold to ask Peter Cooper for permission to use the historic hall. Cooper responded with eagerness. There was talk of a mob when the papers announced an "infidel speech."

The auspicious night came, and Peter Cooper himself introduced the speaker. He sat on the platform during the address, at times applauding vigorously. It was an epoch, but then Peter Cooper was an epoch-making man. Cooper Union is now conducted along the identical lines laid out by its founder.

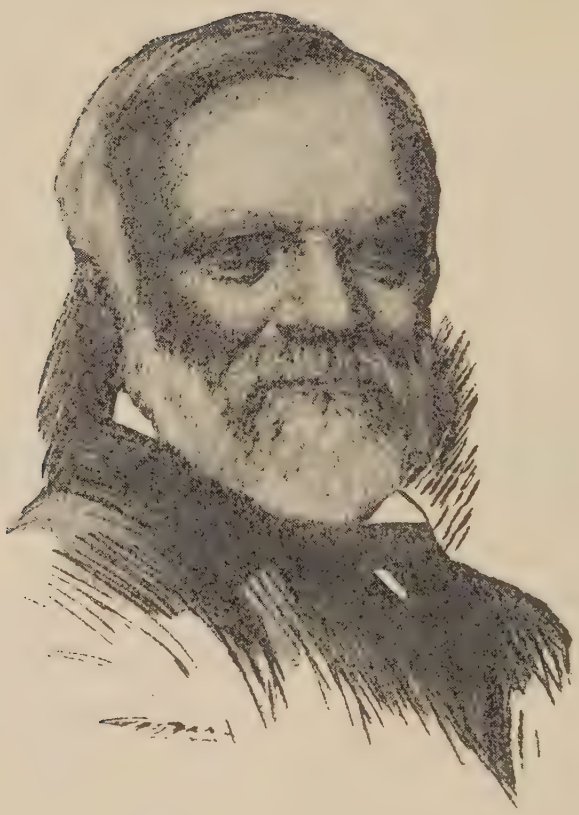
It is a Free University, dedicated to the People. It has a yearly enrolment of over thirty-five hundred pupils. Only three Universities in America surpass it in numbers. Its courses are designed to cover the needs of practical, busy people. Art, architecture, engineering, business and chemistry are its principal features. Its fine reading-room and library have a yearly attendance of a million

visitors. The great hall is used almost every night in the year. And just remember that this has continued for fifty years.

When the building was put up, there were no passenger-elevators in New York, or elsewhere. Peter Cooper's mechanical mind saw that higher buildings would demand mechanical lifts, and so he provided a special elevator-shaft. He saw his prophecy come true, and there is now an elevator in the place he provided. The demand now upon the building overtaxes its capacity.

¶ The influx of foreign population in New York City makes the needs of Cooper Union even more imperative than they were fifty years ago. So additional buildings are now under way, and with increased funds from various worthy and noble people, Cooper Union is taking a new lease of life and usefulness. And into all the work there goes the unselfish devotion, the patience and the untiring spirit of Peter Cooper, apprentice, mechanic, inventor, businessman, financier, philosopher and friend of humanity.

ANDREW CARNEGIE



ANDREW CARNEGIE

I congratulate poor young men upon being born to that ancient and honorable degree which renders it necessary that they should devote themselves to hard work

—*Andrew Carnegie*

ANDREW CARNEGIE

THE fact that Andrew Carnegie is a Scotsman has, so far as I know, never been refuted nor denied. Scotland is a wonderful country in which to slip the human product. Then when this product is transplanted to a more sunshiny soil we sometimes get a world-beater.

Scotland is a good country to be born in; and it is a good country to get out of; and at times it may be a good country to go back to.

I once attended a dinner given to James Barrie in London. One of the speakers sprung the usual joke about how when the Scotch leave Scotland they never go back. When Barrie arose to reply he said: "Perhaps it is true that the Scotch, when they leave their native land, seldom return. If so, there is surely precedent. In truth, Englishmen have been known to go to Scotland, and never return. Once there was quite a company of Englishmen went to Scotland and they never returned. The place where they went was Bannockburn." In literature Scotland has exceeded her quota. From Adam Smith, with his deathless "Wealth of Nations," and Tammas, the Techy Titan, with his "French Revolution," to Bobbie Burns and Robert Louis, the Well-Beloved, we have a people who have been saying things

and doing things since John Knox made pastoral calls on Mary Queen of Scots, and saw the devil's tail behind her chair.

Doctor Johnson pretended to hate the Scotch, but he lives for us only because he was well Boswellized by a Scotchman. And now nobody knows just how much of Boswell is Doctor Johnson and how much is Boswell.

¶ What Connecticut has done for New England, Scotland did for Great Britain. The Scotch gave us the iron ship, the lamp-chimney, the telephone. Also, they supplied us Presbyterianism. And this being true, they also supplied the antidote in David Hume.

We have been told that it is necessary to agree with a Scotsman or else kill him. But this is a left-handed libel, like unto the statement that the reason the Scotch cling to breeks is because the breeks have no pockets, and when the drinks are mentioned Sandy fumbles for siller, but is never able to find the price, and so lets some one else foot the bill. Another bit of classic persiflage is to the effect that there are no Jews in Scotland, because they could no more exist there than they could in New Hampshire, and this for a like reason: they find competition too severe.

The canny Scot with his beautiful "nearness" lives in legend and story in a thousand forms. The pain a Scotsman suffers on having to part with a shilling is pictured by Ian MacLaren and Sir Walter. Then came Christopher North and Doctor John Brown with

deathless Scotch stories of sacrifice and unselfishness that shame the world, and secure the tribute of our tears

To speak of the Scotch as having certain exclusive characteristics is to be a mental mollycoddle. As a people they have all the characteristics that make strong men and women, and they have them, plus. The Scotch supply us the eternal paradox. Against the tales of money meanness and miserly instincts, we have Andrew Carnegie, who has given away more money in noble causes than any other man who has ever lived since history began.

The Scotch stand in popular estimate for religious bigotry, yet the offense of Andrew Carnegie to a vast number of people is his liberal attitude of mind in all matters pertaining to religion. Then the Scotch are supposed to be a pugnacious, quarrelsome and fighting people, but here is a man who has made his name known as the symbol of disarmament and international peace

Those three great and good Scotsmen, leaders in the world of business—James Oliver, Philip D. Armour and Andrew Carnegie—were each the very antithesis of dogmatists and sectarians. They respected all religions, but had implicit faith in none. All were learners; all were men of peace; all had a firm hold on the plain, old, simple virtues which can not be waived when you make up your formula for a man. They were industrious,

systematic, economical, persistent and physically sound. If there is any secret in the success of the Scotch it lies in the fact that they are such good animals. The basis of life is physical. The climate of Scotland makes for a sturdy manhood that pays cash and seldom apologizes for being on earth.

Unlike James Oliver and Philip Armour, Andrew Carnegie is small in stature. He belongs to the type of big little men, of which Napoleon, Aaron Burr, Alexander Hamilton and General Grant are examples—deep-chested, strong-jawed, well-poised, big little men who wear the crowns of their heads high and their chins in. These are good men to agree with. They carry no excess baggage. They travel light. They can change their minds and plans easily. Such men take charge of things by a sort of divine right.

ANDREW CARNEGIE

NOW, be it known that Andrew Carnegie was born in decent poverty at Dunfermline, Fifeshire, Scotland, in the year Eighteen Hundred Thirty-seven.

His father was a weaver by trade. This was in the day of the hand-loom. There were four damask-looms in the Carnegie house, worked by the family and apprentices. There was no ring-up clock, and no walking delegates were in evidence. When business was good these looms sang their merry tunes far into the night. When business was dull, perhaps one loom echoed its tired solo. Then there came a time when there was no work; hopeless melancholy settled on the little household, and drawn, anxious faces looked into other faces from which hope had fled.

Steam was coming in, and the factories were starving out the roycrofters. It is hard to change—in order to change your mind, you must change your environment.

¶ The merchants used to buy their materials and take them to the weaver, and tell him how they wanted the cloth made. The weaver never thought that he could get up a new pattern, buy materials and devise a scheme whereby one man could tend four looms—or fourteen—and advertise his product so the consumer would demand it, and thus force the merchant to buy.

Aye, and if that did n't work, the whole blooming bunch of middlemen who batten and fatten between the factory and the family could be eliminated, and the

arrogant retailer, wholesaler, factor and agent be placed on the retired list through the Mail-Order Plan. Or, aye again, the consumers' wants could be anticipated as they are by The Standard Oil Company, and the gentlemanly salesman, psychic in his instincts, would be at the door in answer to your sincere desire, uttered or unexpressed ☙ ☙

When the times changed, Carnegie the Elder was undone. A few years later and his son Andy could have shown him fifty-seven ways by which the consumer could be reached. Andy would have known only one defeat, and that would have come when all the consumers were dead and ceased to consume. When Carnegie the Elder quit the loom, the consumers were using more cloth than ever, but the goods were being made in a new way. " Hunger is the first incentive to migration," says Adam Smith.

Hunger and danger in right proportion are good things. It is a great idea for a woman who would give to the world superior sons, to marry a man without too much ambition. If too much is done for a woman she will never do much for herself. This proves that she is a human being, whether she can vote or not.

Hunger, hardship, deprivation breed big virtues. Before deeds are born they are merely thoughts or aspirations. The desire to better her condition, and the struggle with unkind fate on behalf of her children, often is the heritage of mother to son. The mother endows the

child with a tendency—a great moral tendency—a reaching out towards a success which she has never seen, as planet responds to the attraction of planet. And the things she dreamed, her child grown to manhood makes come true. Temperance fanatics are often the offspring of drunken parents. Shiftless fathers breed financiers. We are taught by antithesis.

Andrew Carnegie is the son of his mother. When the looms stopped and the piteous voice of the father said, "Andy, we have no work," the mother lifted up her voice and sang one of the songs of Zion. There were always morning prayers. When there was no work, the father would have forgotten the prayers, because there was nothing to be thankful for, and prayer would n't stop the steam-factory. "What 's the use!" was the motto of Carnegie the Elder.

The mother led the prayers just the same. There was a reading from the Bible. Then each one present responded with a verse of Scripture. Legend says that little Andy, once, at seven years of age, when it came his turn to give a verse from the Bible, handed in this: "Let every tub stand on its own bottom." But as the quotation was not exactly acceptable, he tried again with this: "Take care of the pence and the pounds will take care of themselves." Thus do we see that the orphic habit was already beginning to germinate.

Before Andrew Carnegie was ten years old he had evolved a beautiful hatred of kings, princes and all

hereditary titles. There was only one nobility for him, and that was the nobility of honest effort. To live off another's labor was to him a sin. To eat and not earn was a crime. These sterling truths were the inheritance of mother to son. And these convictions Andrew Carnegie still holds and has firmly held since childhood's days

The other day, in reading a book on military tactics, I came across this: "An army has but two duties to perform: one is to fight the enemy and the other is to evade the enemy." Which duty is the more important the writer did not say. So let that pass. There are two ways of dealing with misery. One is to stay and fight the demon to a finish, and the other way is to beat a hasty and honorable retreat.

"There is no work."

"Then we will go where work is," said the mother of a multimillionaire-to-be. The furniture went to pay the grocer. The looms were sold for a song. The debts were paid, and there was enough, with the contribution of a ten-pound note by a fond uncle, to buy passage to New York for the father, mother, Thomas and Andrew. It was the year Eighteen Hundred Forty-eight. Thomas was sixteen, and Andrew was eleven. Tom was more handsome than Andy, but Andy had the most to say. The Carnegies came to Pittsburgh, because the mother's two sisters from Dunfermline were in Pittsburgh, and they had always gotten enough to eat. Then the sound of

the name was good, and to this day Andrew Carnegie spells the final syllable " burgh," and pronounces it with a loving oatmeal burr.

It was seven weeks in a sailing-ship to New York, and one week to Pittsburgh by rail and raging canal.

The land of promise proved all that had been promised. The Carnegies wanted jobs—they did not wait to accept situations. The father found a place in a cotton-mill at a dollar and a half a day. Andy slipped in as bobbin-boy and got one dollar and twenty cents a week. Five shillings a week, all his own—to be laid in his mother's lap each Saturday night—spelled paradise. He was helping to support the household! To know you are useful, and realize that you are needed, is a great stimulus to growth. Never again did the Carnegies hear that muffled groan, " There is no work! " The synonym of the word " Carnegie " is work.

In a year little Andy had graduated to the boiler-room at two dollars a week. It was twelve hours a day, a constant watching of water-gauges, and a feeling of bearings for hotboxes.

Andy used to awaken the family in the dead of the night by roaring out in hot-mush accents, " The boiler, it ha' busted! " And being shaken into wakefulness the boy was much relieved to know that it was only a horrid dream, and the factory had not been blown into kingdom come because a wee laddie, red-headed and freckled, had nodded at his work.

ANDREW CARNEGIE

"A rolling stone gathers no moss." This is true. However, it is also true that if it does not gather moss, it may acquire polish.

Andrew Carnegie from boyhood had the habit of using his head as well as his hands. The two years in the boiler and engine room of a little factory did him a lot of good.

But when fourteen he firmly felt that he had to get out towards the sunlight, just as potatoes in a dark cellar will in the Spring send their sprouts reaching out towards the windows.

In Pittsburgh at this time was a young man by the name of Douglass Reid, who was born in Edinburgh. On Sunday afternoon Reid used to visit the Carnegies and talk about old times and new. Reid was an expert telegraph-operator, and afterwards wrote "A History of the Telegraph." The more he saw of Andy the more sure he was that the lad could learn the dot and dash, and be an honor to the profession.

The Carnegies had never had a telegraph-message come to them, and did n't want one, for folks only get messages when some one is dead.

The way you learned "the key" then was to start in as messenger, and when there were no messages, to hang around the office and pick up the mystery by induction. One great drawback to acting as messenger was that Andy did not know the streets. So he started in memorizing the names of all the business

firms on Penn Avenue, up one side and down the other. Then he tackled Liberty Street, Smithfield Street and Fifth Avenue. At home nights, he would shut his eyes and call the names until the household cried for mercy and shrieked, "Hold, enough!"

Before the operators got around in the morning, the boys used the keys, calling up other boys up and down the line. Needless to say, young Andy did n't spend all of his time on the streets. A substitute operator was needed one day, and Andy volunteered to fill the place. He filled it so well that the regular man, who was a bit irregular in his habits, was given a permanent vacation. At this time all of the telegraph business was taken care of from the railroad-offices, just as it is now in most villages.

"Who is the sandy, freckled one?" once asked Thomas A. Scott, Superintendent of the Pittsburgh Division of the Pennsylvania Railroad. "He 's a Scot from Scotland, and his name is Carnegie," was the answer. ¶ The play on words pleased Mr. Scott. He got into the habit of sending his messages by young Carnegie. And when one day he discovered that the Scotch lad had spoken of him as "Tomscot" over the wire, the economy of the proceeding so pleased him that he took Andy into his personal service at a raise of ten dollars a month.

About this time there came a sleet-storm which carried down the wires. Volunteers who could climb were in

demand. Young Carnegie's work indoors had reduced his physical powers, so climbing was beyond his ability. It was a pivotal point. Had he been able to climb he might have evolved into a construction boss. As it was he stuck to his desk, and eventually owned the line

Thus did he prove Darwin's dictum that we are evolved by our weakness quite as much as through our strength.

¶ Daniel Webster once said that the great disadvantage in the practise of law is that the better you do your work, the more difficult are the cases that come to you. It is the same in railroading—or anything else, for that matter. Cheap men can take care of the cheap jobs. The reward for all good work is not rest, but more work, and harder work. Thomas A. Scott was a man of immense initiative—his was the restless, tireless, ambitious nature which makes up the composite that we call the American Spirit.

Andrew Carnegie very early in life developed the same characteristics. He never made hasty and ill-digested suggestions and then left them to others to carry out. When young Carnegie, just turned into his twenties, became private secretary to Thomas A. Scott, he was getting along as well, I thank you, as could be expected. And nobody was more delighted than Andy's mother—not even Andy himself. And most of Andy's joy in his promotions came from the pleasure which his mother found in his advancement.

ANDREW CARNEGIE

WHEN Thomas A. Scott became President of the Pennsylvania Railroad, Andrew Carnegie became Superintendent of the Pittsburgh Division, as a matter of course. His salary was fifteen hundred dollars a year. And this was the topmost turret of the tower: it was as far as the ambition of either the mother or the young man could fly. But the end was not yet.

Thomas Alexander Scott was born at the forgotten hamlet of London, Franklin County, Pennsylvania. London, Pennsylvania, did not flourish as its founders had expected. Behold the folly of giving big names to little things. Cæsar Augustus Jones used to be the town fool of East Aurora, until he was crowded to the wall by Oliver Cromwell Robinson.

Scott walked out of his native village—a lad of ten who warmed his feet on October mornings where the cows had lain down. Later he came back and bought the county. Scott was a graduate of the University of Hard Knocks, and he also took several post-graduate courses. He received knocks all his life—and gave them. His parents had come from bonny Scotland, and it was a joke along the whole line of the Pennsylvania Railroad that a man with red hair and a hot-mush brogue could always get a job by shouting "Hoot, mon!" at "Tom-scot."

Scott loved Andy as well, probably, as he ever loved any one outside of his own family. He loved him because

he was Scotch, and he loved him because he rounded up every task he attempted. He loved him because he smiled at difficulty; and he loved him because he never talked back and said, "We never did it that way before."

In Eighteen Hundred Sixty-one, President Lincoln made Simon Cameron, of Pennsylvania, Secretary of War

Cameron was awfully Scotch, although I believe he was accidentally born in America. Cameron in time made Thomas A. Scott Assistant Secretary of War. And Thomas A. Scott made Andrew Carnegie Superintendent of United States Railways and Telegraphs. Lincoln once said that it was the most difficult and exacting position in the whole government service.

¶ The bent of the minds of both Scott and Carnegie was towards construction and peace. They were builders, financiers and diplomats. They accepted government position as a duty and they did their work nobly and well. But if these men had had their way there would have been no war. They would have bought the slaves and paid for them, and at a price which we have paid out for pensions and interest on the war debt every year since. They would have organized the South on an industrial basis and made it blossom like the rose, instead of stripping it and starving it into a dogged submission.

The lessons Carnegie learned in war-time burned deep

into his soul, and helped to make him as he is today, the foremost exponent of international disarmament in the world. The game of finance Carnegie learned from Scott, his foster-father. When but a salaried clerk Carnegie was once called into Scott's office. "Andy, I know where you can buy ten shares of Adams' Express stock—you had better get it!" "But I have no money," said Andy. "Then go out and borrow some!" And Andy did, the mother mortgaging their little home to raise the money—she never failed her Andy. He bought the stock at par. It was worth a third more, and paid dividends "every few minutes," to use the phrase of Scott. There is a suspicion that Scott threw this little block of stock in the way of Andy on purpose.

It was an object-lesson in finance. Scott taught by indirection and did good by stealth.

When Carnegie helped to organize the Woodruff Sleeping-Car Company, which later was absorbed by the Pullman Company, he was well out on the highway to fortune. Next came investments in oil-lands, and Andrew Carnegie, twenty-seven years of age, sold his oil interests for a decently few hundred thousand dollars.

¶ At this time all the bridges on the Pennsylvania Railroad were made of wood. It was a wooded country, and the natural thing was to use the material at hand. But there were fires, accidents, washouts, and the prophetic vision of Andrew Carnegie foresaw a time

when all railroad-bridges would be made of iron. He organized the Keystone Bridge Works, and took a contract to build a railroad-bridge across the Ohio River. The work was a success, and practically the Keystone Bridge Works was without a competitor in America. But America was buying most of her iron in Birmingham.

In Eighteen Hundred Sixty-eight, Andrew Carnegie made a trip to Europe, taking his mother with him. He was then thirty-one years old and a man of recognized worth and power. The pride of the mother in her son was modest yet profound, and his regard for her judgment, even in bridge-building and railroad affairs, was sincere and earnest. Besides, she was a good listener, and by explaining his plans to his mother, Andy got them straight in his own mind.

The trip to Europe was for the double purpose of seeing whether old Dunfermline was really the delightful spot that memory pictured, and of getting the latest points in bridge-building and iron-making. Timber was scarce in England, and iron bridges and iron boats were coming as an actual necessity.

Sir Henry Bessemer had invented his process of blowing a blast of cold air through the molten metal and thus converting iron into steel. The plan was simple, easy and effective. The distinguishing feature of Andrew Carnegie's mind has always been his ability to put salt on the tail of an idea. He came back from England

with the Bessemer process well outlined in his square red head. Others had put the invention through the experimental stage—he waited. That shows your good railroadman. Let your inventors invent—most of their inventions are worthless—when the thing is right we will take it on.

The Carnegie fortune owes its secret to the Bessemer steel rail. The fishplate instead of the frog, and the steel rail in place of the good old snakehead! "The song of the rail" died out to a low continuous hum when Carnegie began making steel rails and showed the section-hands how to bolt them together as one. ¶ Andrew Carnegie was a practical railroadman. He knew the buyers of supplies and he knew how to convince them that they needed his product. Manufacturing is a matter of formula, but salesmanship is genius. Moreover, to get the money to equip great factories is genius, and up to the Nineties the Carnegie Mills were immense borrowers of capital.

Our socialistic friends sometimes criticize Andrew Carnegie for making the vast amount of money that he has. We can't swear a halibi for him, and so my excuse for the man is this: He never knew it was loaded—it was largely accidental. In truth he could n't help making the money. Fate forced it on him. He has played this game of business for all there was in him. And he has played it according to the rules. Carnegie has never been a speculator. He is no gambler. He never bought,

a share of stock on margin in his life. The only thing he has ever bet on has been his ability to execute. He has been a creator and a builder. That his efforts should have brought him this tremendous harvest of dolodocci is a surprise to him. He knew there would be a return, but the size of the return no living man was able to foresee or foretell.

Andrew Carnegie has acted on the times, and the times have acted on him. He is a product—a child, if you please—of Opportunity and Divine Energy.

ANDREW CARNEGIE

HEN James Anderson, of Allegheny, Pennsylvania, stagecoach boss and ironmaster, about the year Eighteen Hundred Fifty threw open his library to the public, he did a great thing.

Anderson owned four or five hundred books. Any one who wanted to read these books was welcome to do so. Especially were the boys made welcome. Anderson did not know what a portentous thing he was doing—nobody does when he does a big thing. Actions bear fruit—sometimes.

And into Anderson's library, one Sunday afternoon, walked a diffident, wee Scotch laddie, who worked in a boiler-room all the week. "Where would you like to begin?" asked Mr. Anderson, kindly. And the boy answered, as another boy by the name of Thomas A. Edison answered on a like occasion, "If you please, I 'll begin here." And he pointed to the end of a shelf. And he read through that library, a shelf at a time. He got the library habit.

Andrew Carnegie has given away two thousand libraries. The first library built by Mr. Carnegie was in Eighteen Hundred Eighty-seven, at Braddock, Pennsylvania. This was for the benefit, primarily, of the employees of the Carnegie Steel Works.

In Eighteen Hundred Eighty-nine, it was suggested that the city of Allegheny was in need of a library, quite as much as was Braddock. Mr. Carnegie proposed

to build a library, art-gallery and music-hall combined, at a cost of three hundred thousand dollars, provided the city would supply the site, and agree to raise fifteen thousand dollars a year for maintenance. The offer was accepted and the building built, but at a cost of nearly one hundred thousand dollars more than was expected. ¶ Yet Mr. Carnegie did not complain. To show that his heart was with the venture, he also presented a ten-thousand-dollar organ for the hall. It was a first attempt, but the " North Side Library " is a model of beauty and convenience today.

The way in which the people of Allegheny awakened, responded and availed themselves of the benefits to be obtained from the Carnegie Library at Allegheny was most gratifying. The place was formally dedicated on February Thirteenth, Eighteen Hundred Ninety. President Harrison was present and made an address. The music for the occasion was supplied by " Young Damrosch " and his orchestra. Leopold Damrosch, the noted leader, had died only a few years before, and his son Walter had taken up his work. The manly ways of " Young Damrosch " and his superb skill as a conductor made an impression on Mr. Carnegie then and there that bore speedy fruit.

In Eighteen Hundred Ninety-one, Mr. Carnegie built the Carnegie Music-Hall at the corner of Fifty-seventh Street and Seventh Avenue in New York City, especially with Walter Damrosch and the Damrosch needs in

mind. I have spoken in this hall a score or more of times, and I never stand upon its spacious platform but that I think with admiration of the ironmaster who had the courage to back with two million dollars his faith in the musical appreciation of New York City.

It is good to know that the prophetic business instincts of Mr. Carnegie did not here play him false. The various offices and studios connected with the splendid auditorium were quickly rented, and the investment has paid a fair return from the first. When it was built it was the noblest auditorium in America. One of its chief benefits has been to show the people of America that such a building will pay. For one thing, it gave certain Western capitalists heart to erect the Fine Arts Building in Chicago. And now in a dozen cities of the United States there are great auditoriums where big events, musical and oratorical, bring the people together in a way that enlarges their spiritual horizon.

Andrew Carnegie has ever had a passion for music. At Skibo Castle the meals are announced by bagpipe. Of course I admit that whether the bagpipe is a musical instrument or not is a matter of argument, for just what constitutes music my Irish friend, George Bernard Shaw, says is a point of view.

Andrew Carnegie has given the musical interests of America an immense impulse. His presentation of pipe-organs to churches, schools and halls bids fair to revive the age of Sebastian Bach. " Music helps us to

get rid of our whims, prejudices and petty notions," says Andrew Carnegie. The famous Pittsburgh Orchestra was first made possible by his encouragement, and without Carnegie we would have had no Damrosch, or at least a different Damrosch.

From almost its inauguration, Mr. Carnegie has been President of the New York Oratorio, and for many years President of the Philharmonic Society.

I was once present at a meeting of this Society when a memorial volume of thanks from " The Philharmonic " was presented to Mr. Carnegie. The book contained the autographs of every member, working and honorary, of the association. Among the rest I added my name to the list. Shortly after the presentation exercises I met Mr. Carnegie on the stairs. He had the book under his arm. He graciously thanked me for adding my name, and spoke of how he prized my autograph. I replied somewhat loftily, " Oh, don't mention it—it is nothing —it is nothing! " And then I felt how feeble my attempted pleasantry was. To Mr. Carnegie it was no joke. In fact, he was as tickled with his book of names, and its assurance of affection, as a girl who has just been presented by her lover with a volume of Ella Wheeler Wilcox's poems. Then I saw how sensitive and tender is the heart of this most busy man, and how precious to him is human fellowship. This is a side of his nature that was new to me.

Shakespeare says, " Sad is the lot of princes." They

are pushed out and away from the common heart of humanity. Most of the men they meet want something, and as these folks want the thing they want awful bad, they never tell the prince the truth. In his presence they are like brass monkeys, or, more properly, like monkeys filled with monkey desires. They are shorn of all human attributes. Pity the lot of the multimillionaire who has most incautiously allowed it to become known that he considers it "a disgrace for any man to die rich."

Five hundred letters a day are sent to Andrew Carnegie, with suggestions concerning the best way in which he can escape disgrace. The lazzaroni of America are as bad as the same tribe in Italy, only they play for bigger stakes. The altruistic graft is as greedy as the grab of commercialism, that much-berated thing.

Mr. Carnegie can not walk a block on Broadway without being beset by would-be philanthropists who offer to pit their time against his money, and thereby redeem the world from its sin and folly. And these philanthropists do not realize for a moment that they are, for the most part, plain grabheimers from Grabville. And all of their pious plans for human betterment have their root in a selfish desire for personal aggrandizement.

Mr. Carnegie's plan of giving only where the parties themselves also agree to give is a most wise and prudent move

The town that accepts thirty thousand dollars for a

library and agrees to raise three thousand a year to maintain it, is neither pamperized, patronized nor pauperized. In ten years the town has put as much money into the venture as did Mr. Carnegie. Like Nature, Andrew Carnegie is a good deal of a schemer. Ask a town to start in and raise three thousand dollars a year for library purposes, and the whole Common Council, His Honor the Mayor, and the Board of Education will throw a cataleptic fit. But get them fired with a desire to secure thirty thousand dollars from Mr. Carnegie, and they make the promise to love, honor, obey—and maintain—and strangely enough, they do. An action for non-support is a mighty disgraceful thing. It is a wonderful bit of psychology—this giving with an obligation—and Andrew Carnegie is not only the Prince of Ironmasters, but he is a pedagogic prestidigitator, and an artistic financial hypnotist. Not only does he give the library, but he sets half the town hustling to maintain it. The actual good comes, not from the library building, but from the human impulses set in motion—the direction given to thousands of lives. The library is merely an excuse—a rallying-point—and around it swings and centers the best life of the town.

This working for a common cause dilutes the sectarian ego, dissolves village caste, makes neighbor acquainted with neighbor, and liberates a vast amount of human love which otherwise would remain hermetically sealed.

Gossip is only the lack of a worthy theme. A town library supplies topics for talk, and the books there supply ten thousand more. To accept a Carnegie library means to take on an obligation. Achievement always stands for responsibility. " Is it possible that you are nervous? " asked the man of Abraham Lincoln when the orator was about to appear before an audience. " Young man," was the reply, " young man, I have spoken well." To have done well and then live up to your record is a serious matter. Responsibility is ballast. A town that has taken on a Carnegie Library is one big committee intent on making the thing a success. There is furniture needed, pictures to secure, statuary to select, books to buy. A Carnegie Library is usually an annex to the High School.

O most clever, cunning and canny Carnegie! did you know how great and wise was your scheme? Not at all, any more than when you were a bobbin-boy you could have guessed that one day you would own two hundred fifty million dollars in five-per-cent bonds. You are as much astonished as any one to see the perfection of your plan. Like all great men, you sail under sealed orders

As you " worked " the people by allowing them to " work " you for a gift, which once secured turns out to be not gift but a responsibility, so has a Supreme Something been using you for a purpose you wist and wot not of. And the end, it seems, is not yet.

ANDREW CARNEGIE

THE only time I ever heard Mr. Carnegie relate one of my pleasing stories was at a banquet of railroad officials, some months ago, in New York. Be it said, as a matter of truth, that Mr. Carnegie gave me due credit, although if he had not mentioned my name I would have been complimented to know that he had read the Good Stuff closely and pondered it well. As brother authors, you will please take notice that we observe the amenities. ¶ So here is the story: One lowering Fall day I was walking along the road that leads from the village to my farm, two miles out of town. And as I trudged along I saw a horseshoe in the middle of the road. Now, I never go by a horseshoe—it means good luck! So I picked up the horseshoe, and instantly my psychic sky seemed to brighten. And as I walked along with the horseshoe in my hand I saw another horseshoe in the road. "Everything is coming my way," I said. I picked up the second horseshoe, and then I had one in each hand.

I had gone about a quarter of a mile when I saw two more horseshoes right together in the road. "It seems as if some one is working me," I said. I looked around and could see no one. "And anyway, I accept the bluff," I said to myself, as I picked up the two horseshoes. Then I had two horseshoes in each hand, but I was n't four times as happy as when I had one.

I had gone about a quarter of a mile when I saw a pile

of horseshoes in the road. " I 've got 'em, I fear! " I said to myself. But I braced up and walking up to the pile of horseshoes I kicked into them. They were horseshoes all right.

And just then I saw a man coming down the street picking up horseshoes in a bag. I watched him with dazed eyes and swallowed hard as I tried to comprehend the meaning of this strange combination. Just then I saw the man's horse and wagon ahead.

He was a junk gentleman and had lost the tailboard out of his wagon and been strewing horseshoes all along the way. He called to me and said, " Hey, ol' man, dem 's my horseshoes! " " I know," said I; " I 've been picking them up for you." And the moral is: While it is true that one horseshoe brings you good luck, a load of horseshoes is junk.

ANDREW CARNEGIE

IN way of personal endowments, Mr. Carnegie has favored two individuals: Booker T. Washington and Luther Burbank. And so far as I know, these are the only men in America who should be endowed. Even the closest search, as well as a careful scrutiny in the mirror, fails to find any one else whom it would be wise or safe to make immune from the struggle.

To make a man secure against the exigencies of life is to kill his ambition and destroy his incentive. To transform a man into a jellyfish, give him a fixed allowance, regardless of what he does. This truth also applies to women. Women will never be free until they are economically free.

The fifteen million dollars which Mr. Carnegie has given for a pension-fund for superannuated college professors is quite another thing from pensioning a man so he will be free to work out his ideal. The only people who have ideals are those in the fight.

But even this beneficent pension-fund for teachers turned out to grass requires the most delicate and skilful handling. Several instances have already arisen where colleges have retired men well able to work, in order that these men might secure the pensions and the college could put in younger men at half-price. There has even been a suspicion that the pensioner " divvied " with the college.

To supply an incentive or temptation for a man in

middle life to quit work in order that he may secure a pension is a danger which the donor mildly anticipated, but which he finds it very hard to guard against. What is " middle life "? Ah, it depends upon the man. Some men are young at seventy, and Professor Mommsen at eighty was at the very height of his power. Some teachers want to " retire," others don't. Nature knows nothing of pensions. Let each man be paid for his labor and let him understand that economy of expenditure is the true and only insurance against want in old age. ¶ The pensioning of the youth is really more dangerous than to pension age. The youth should ask for nothing but opportunity. To make him immune from work and economy is to supply him a ticket—one way—to Matteawan

In order to educate a boy for life, we should not lift him out of life. The training for life should slide into life at an unknown and unrecognizable point. The boy born into poverty, who fetches in wood for his mother and goes after the cows, has already entered upon a career. His brown bare feet are carrying messages, and his hands are taking on the habit of helpfulness. He is getting under the burden; and such a one will never be a parasite on society.

In East Aurora there used to live a noted horseman. He bred, raised, trained and drove several trotters that made world's records. Then behold another man comes on the scene—and a good man, too—and says, " Go to,

I will raise and train horses that will go so fast that Pa Hamlin's horses will do only for the plow."

So he built a covered and enclosed track, a mile around. It cost nearly a hundred thousand dollars. And here the wise one was to train his colts all Winter, while the other man's horses ran barefoot, and with long woolly coats plowed through snowdrifts waiting for Spring to come with chirrup of birds and good roads.

Result—the man with the covered track had his horses " fit " in April, but in July and August, when the races begin, they had " gone past." Moreover, it was discovered that horses trained on a covered track could not be raced with safety on an open course. The roofed track had shut the horse in, giving him a feeling of protection and safety; but when he got on an open track, the sun, the sky, the crowds, the moving vehicles, sent him into a nervous dance. A bird flying overhead would stampede him. He lost his head and wore out his nerve.

But the horses that had been woolly in February grew sleek in May, and being trained in the open grew used to the sights, and for them every day was a race-day. In August they were hard and cool and level-headed, and always had one link left when called upon at the home-stretch.

The covered track was all right in theory, but false in practise. It ruined a thousand colts, and never produced a single trotter. Don't train either horses or children

indoors, and out of season, and expect a world-beater. ¶ Next, make your teaching and training, life, not an indoor make-believe. The school that approximates life will be the school whose pupils make records. What is needed now is a line of colleges in the North that will do for white folks what Booker T. Washington does for the colored. And the reason we do not have such schools is because we have not yet evolved men big enough as teachers to couple business and books ¶ The men who can make money can't teach, and those who can teach can't make money. The man of the future will do both. Tuskegee has no servants, no menials, and employs no laborers. The work of housing and feeding two thousand persons is all student labor. This is a great achievement. But the university that is to come will go beyond Tuskegee in this: it will supply commodities to supply to the world what the world wants.

Three or four hours of manual labor a day will not harm either the body or the brain of a growing youth. On the other hand, such a course will give steadiness to life. This labor will be paid for, so the student will be independent of all outside help at all times. Thus will it make for manhood and self-reliance.

MR. Carnegie's success, like that of every master businessman, has turned on his selection of men. He has always been on the lookout for young men who could carry the Message. ¶ His success proves his ability to judge humanity. Whenever he was sure he had the genuine article he would tender the young man an interest in the business, often a percentage on sales or output. This was the plan of Marshall Field.

By this method he transformed a good man into a master, and bound the man to him in a way that no outside influence could lend a lure. The only disadvantage in this, Mr. Carnegie says, is that when the young man becomes a millionaire you may have him for a competitor, but even with this risk, it is much wiser than to try to carry all the burden yourself. A multimillionaire should raise a goodly brood of millionaires, and of necessity does. Wise is the man who sees to it that he has an understudy.

Once upon a time, along in the Eighties, Mr. Carnegie got somewhat overworked and took a trip to Europe. Just before going, he went around and bade good-by to each of the Big Boys who ran the mills. One of these was Captain William Jones, more familiarly known to fame as plain Bill Jones. " Bill," said Mr. Carnegie, " I 'm a bit weary and I feel I must get away, and the only place for me to go is Europe. I have to place an ocean between me and this mighty hum of industry

before I can get rest. And do you know, Bill, no matter how oppressed I am, just as soon as I round Sandy Hook and get out of sight of land, I get perfect relief." And Bill answered, "And, O Lord, just think of the relief we all get," and everybody roared, Andy loudest of all. And the last thing that Andy did before sailing was to raise Bill's salary just ten thousand dollars a year

Mr. Carnegie has always liked men who are not afraid of him; and when one of his workers could convince him that he—the worker—knew more about some particular phase of the business than Mr. Carnegie, that man was richly rewarded. Mr. Carnegie has ever been on friendly terms with his men.

And had he been in America when the Homestead labor trouble arose, there would have been no strike. He is firm when he should be, but he is always friendly. He is wise enough and big enough to give in a point. Like Lincoln, he likes to let people have their own way. He manages them, if need be, by indirection, rather than by formal edict, order and injunction.

ANDREW CARNEGIE

BARBARIC folk prize gold and make much use of silver. But the consumption of iron is the badge of civilization. Iron rails, iron steamboats, iron buildings! And who was there thirty years ago who foresaw the modern sky-scraper, any more than a hundred years ago men foretold the iron steamship!

The business of Andrew Carnegie has been to couple the iron-mines of Lake Superior with the coal-fields of Pennsylvania. And to load the ore at Duluth and transport it to Pittsburgh, a thousand miles away, and transform it into steel rails, was a matter of ten days. When the Carnegie Steel Company was reconstructed in Nineteen Hundred, it was with no intention of selling out. It was the biggest, best-organized business concern in America, with possibly one exception. Its capital was one hundred million dollars. It owned the Homestead, the Edgar Thomson and the Duquesne Mills. Besides these, it owned seven other smaller mills.

It owned thousands of acres of ore-land in the Lake Superior country. It owned a line of iron steamships that carried the ore to the Pittsburgh railroad connections. It owned the railroads that brought the ore from the mines to the docks, and it owned the docks. It owned vast coalmines in Pennsylvania, and it owned a controlling interest in the Connellville coke-ovens, whence five miles of freight-cars, in fair times, were

daily sent to the mills, loaded with coke. ¶ These properties were practically owned by Mr. Carnegie personally, and his was the controlling hand. He had a daily report from every mill, which in a few lines told just what the concern was doing. There was also a daily report from each branch office, and a report from the head cashier, where one line of figures presaged the financial weather. When "the billion-dollar trust"—the United States Steel Corporation—was formed, Mr. Carnegie sold his interests in the Carnegie plants to the new concern for two hundred fifty million dollars, and took his pay in five-per-cent bonds

It was the biggest and cleanest clean-up ever consummated in the business world. As a financial get-away it has no rival in history.

There were many wise ones who said, "Oh, he will foreclose and have the works back in a few years." But not so—the United States Steel Corporation has made money and is making money, because it is being managed by men who, for the most part, were trained by Carnegie in the financial way they should go

As far as money is concerned, Mr. Carnegie could have made much more by staying in business than by selling out, but Andrew Carnegie quit one job to take up a harder one. "To die a millionaire will yet be a disgrace," he said. To give away money is easy, but to give it away wisely, so it will benefit the world for generations

to come—that is a most difficult and exacting task. ¶ The quarter of a thousand million in Steel Bonds did not constitute Mr. Carnegie's whole wealth. He had several little investments outside of that. In fact, that clever saying, " Put all your eggs in one basket," is exoteric, not esoteric. What Mr. Carnegie really meant was, if you are only big enough to watch one basket, to have two were folly. Mr. Carnegie himself has always had his eggs in a dozen or so baskets, but he never has had any more baskets than he could watch. His baskets were usually coupled together like the " grasshopper," which pumps several oil-wells with one engine. Wealth is good for those who can use it; power the same; but when you cease to manage a thing and the thing begins to manage you, it may eat you up.

In East Aurora there used to be a good friend of mine who had a peanut-stand at the station. The business flourished and some one advised my friend that he should put in popcorn as a sideline. He did so, and got nervous prostration. You see, he was a peanut man, and when he got outside of his specialty he was lost. One realizes the herculean task of dying poor which confronts Mr. Carnegie, when you think that he is worth, say, five hundred million dollars. This is invested so that it brings an income of five per cent, or twenty-five million dollars a year.

So far, Mr. Carnegie has been barely able to give away his income, to say nothing of the principal. His total

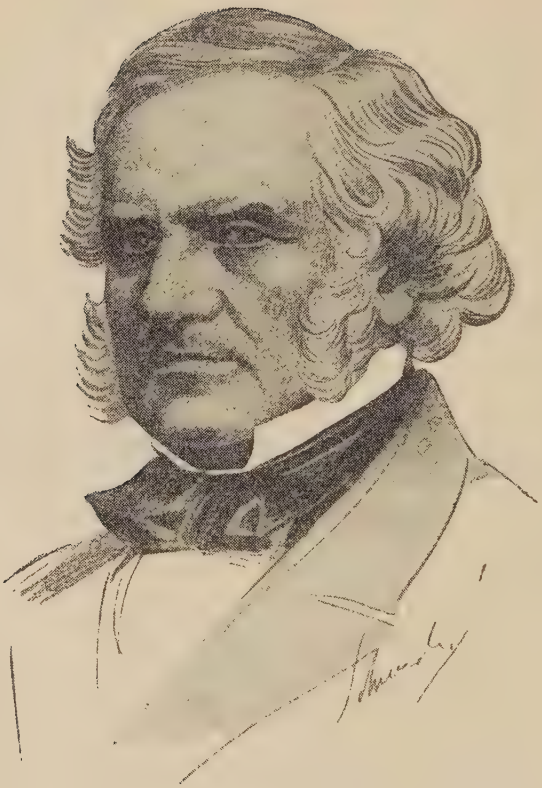
benefactions up to the present time amount to about two hundred millions. He has nearly worked the territory with libraries. You can't give two libraries to a town, except in the big cities—people protest and will not have them. There is a limit to pipe-organs.

Heroes are so plentiful that it is more or less absurd to distinguish them with medals. Dunfermline is almost done for by a liberality that would damn any American town ✂ ✂

To give faster than people grow is to run the grave risk of arresting development. A benefaction must bestow a benefit. Give to most people and they will quit work and get a job with George Arliss, for the devil still finds mischief for idle hands to do.

To relieve the average man from work would simply increase the trade in cigarettes, cocaine, bromide and strong drink, and supply candidates for Sing Sing. To make a vast fortune and then lose the tailboard out of your hearse and dump your wealth on a lazy world merely causes the growler to circulate rapidly. And so we sympathize with Andrew Carnegie in his endeavor to live up to his dictum to die poor, and yet not pauperize the world by his wealth. But let us not despond. The man is only seventy-eight. His eyes are bright; his teeth are firm; his form is erect; his limbs are agile; and his brain is at its best. Most hopeful sign of all, he can laugh. He can even laugh at himself. If this counts for anything at all, it means sanity and length of days.

GEORGE PEABODY



GEORGE PEABODY

The great deeds for human betterment must be done by individuals—they can never be done by the many.

—George Peabody.

GEORGE PEABODY

EORGE PEABODY was a noted American merchant and banker. He was born in the village of Danvers, Massachusetts, in Seventeen Hundred Ninety-five. He died in London in Eighteen Hundred Sixty-nine ✍ In childhood, poverty was his portion. But he succeeded, for he had the persistent corpuscle, and he had charm of manner—two things which will make any man a winner in the game of life.

He gave away during his lifetime eight million dollars. When he died he had four million dollars left, which was distributed, by his will, largely for the betterment of society. The fact that Peabody left so much money was accidental. He intended to give this money away, under his own personal supervision, but Death came suddenly ✍ ✍

Has the world made head the past forty years? Listen, Terese; it has made more progress during the past forty years than in the two thousand years preceding. ¶ The entire fortune of George Peabody, including what he gave away during his life and what he left, was twelve million dollars. This is just the income of Andrew Carnegie for six months. We scarcely realize how much civilization smells of paint until we remember

that George Peabody was the world's first philanthropist. No doubt there were many people before him, with philanthropic impulses, but they were poor. It 's easy to sympathize with humanity when you have nothing to give but advice. The miracle comes in when great wealth and great love of mankind are combined in one individual.

In the Occident, giving to the poor is lending to the devil. The plan has always been more or less of a pastime to the rich, but the giving has usually been limited to sixpences, with absolute harm to the poor. All any one should ask is opportunity. Sailors just ashore, with three months' pay, are the most charitable men on earth—we might also say they are the most loving and the least lovable. The beggars wax glad when Jack lumbers their way with a gay painted galley in tow; but, alas, tomorrow Jack belongs to the poor. Charity in the past has been prompted by weakness and whim—the penance of rogues—and often we give to get rid of the troublesome applicant.

Beggary and virtue were imagined to have something akin. Rags and honesty were sort of synonymous, and we spoke of honest hearts that beat 'neath ragged jackets. That was poetry, but was it art? Or was it just a little harmless exercise of the lacrimal glands? Riches and roguery were spoken of in one breath, unless the gentleman was present—and then we curtsied, cringed or crawled, and laughed loudly at all his jokes.

¶ These things doubtless dated back to a time when the only mode of accumulating wealth was through oppression. Pirates were rich—honest men were poor. To be poor proved that you were not a robber. The heroes in war took cities, and all they could carry away was theirs. The monasteries were passing rich in the Middle Ages, because their valves opened only one way—they received much and paid out nothing. To save the souls of men was a just equivalent for accepting their services for the little time they were on earth.

¶ The monasteries owned the land, and the rentals paid by the fiefs and villeins went into the church treasuries. Sir Walter Scott has an abbot say this: " I took the vow of poverty, and find myself with an income of twenty thousand pounds a year."

But wealth did not burden the monks forever. Wealth changes hands—that is one of its peculiarities. War came, red of tooth and claw, and the soldiery, which heretofore had been used only to protect the religious orders, now flushed with victory, turned against them. Charges were trumped up against churchmen high in authority, and without doubt the charges were often true, because a robe and a rope girdle, or the reversal of haberdashery, do not change the nature of a man. Down under the robe, you 'll sometimes find a man frail of soul—grasping, sensual, selfish.

The monasteries were looked upon as contraband of war. " To the victors belong the spoils," was the motto

of a certain man who was President of the United States, so persistent was the war idea of acquiring wealth. The property of the religious orders was confiscated, and as a reward for heroic services, great soldiers were given great tracts of land. The big estates in Europe all have their origin in this well-established custom of dividing the spoils. The plan of taking the property of each or all who were guilty of sedition, treason and contumacy was well established by precedents that traced back to Cain. When George Washington appropriated the estate of Roger Morris, forty centuries of precedent looked down upon him.

Also, it might be added that if a man owned a particularly valuable estate, and a soldier desired this estate, it was easy for this soldier to massage his conscience by listening to and believing the report that the owner had spoken ill of the king and given succor to the enemy.

Then the soldier felt it his "duty" to punish the recreant one by taking his property. And so the Age of the Barons followed the Age of the Monasteries. And now the Barons have given way to the Age of the Merchant.

The Monks multiplied the poor by a monopoly on education. Superstition, poverty and incompetence formed the portion of the many. "This world is but a desert drear," was the actual fact as long as priests and soldiers were supreme. The Reign of the Barons was

merely a transfer of power with no revision of ideals. The choice between a miter and a helmet is nil, and when the owner converses through his head-gear, his logic is alike vulnerable and valueless.

So enter the Merchant, whose business it is to carry things from where they are plentiful to where they are scarce. And comes he so quietly and with so little ostentation that men do not realize the change.

And George Peabody, an American, gives three million dollars to the poor of London. This money was not tossed out to purchase peace, and to encourage idleness, and to be spent in strong drink and frills and finery, and the ways that lead to Nowhere, but to provide better homes for men, women and children.

" Lay hold on eternal life," said Paul, writing to Timothy. The proper translation we now believe should be, " Lay hold on the age to come." Philanthropy now seeks to lay hold on the age to come. We are building for the future.

The embryo has eyes, ears and organs of speech. But the embryo does not see, nor hear, nor speak. It is laying hold on the age to come—it is preparing to live —it is getting ready for the future. The past is dead, the present is dying, and only that which is to come is alive ℵ ℵ

The life of George Peabody was not in what he gave, but in what he taught the millionaires that are to be. He laid hold on the age to come.

GEORGE PEABODY

GEORGE PEABODY is another example of a boy who succeeded in spite of his parents. The rigors of climate and the unkindness of a scanty soil may be good things. They are good, like competition, very excellent, provided you do not get more than your constitution requires.

New England has her "white trash," as well as the South. The Peabodys of Danvers were good folks who never seemed to get on. They had come down from the mountains of New Hampshire, headed for Boston, but got stuck near Salem. If there was anything going on, like mumps, measles, potato-bugs, blight, "janders" or the cows-in-the-corn, they got it. Their roof leaked, the cistern busted, the chimney fell in, and although they had nothing worth stealing the house was once burglarized while the family was at church. The moral to little George was plain: Don't go to church and you 'll not get burgled. Life was such a grievous thing that the parents forgot how to laugh, and so George's joke brought him a cuff on the ear in the interests of pure religion and undefiled. A couple of generations back there was a strain of right valiant heroic Peabody blood.

Among the "Green Mountain Boys" there was a Peabody, and another Peabody was captain of a packet that sailed out of Boston for London. To run away and join this uncle as cabin-boy was George's first ambition

People in the country may be poor, but in America such never suffer for food. If hunger threatens, the children can skirmish among the neighbors. The village of Danvers was separated by only a mile or so of swale and swamp from Salem, a place that once rivaled Boston commercially, and in matters of black cats, and elderly women who aviated on broomsticks by night, set the world a pace. Fish, clams, water-lilies, berries, eels, and other such flora and fauna were plentiful, and became objects of merchandising for the Peabody boys, bare of foot and filled with high emprise

Parents often bestow upon their progeny the qualities which they themselves do not possess, so wonderful is this law of heredity.

George was the youngest boy in the brood, and was looked after by his "other mother," that is to say, by an elder sister. When this sister married, the boy was eleven years old. To the lad this marriage was more like a funeral. He could read and write and count to a hundred, having gone to school for several months each Winter since he was seven. He could write better than his father or mother—he wrote like copperplate, turning his head on one side and chewing his tongue, keeping pace with his lips, as the pen glided gracefully over the paper. His ambition was to make a bird with a card in its bill, and on this card, written so small no one could read it, the proud name, G. Peabody.

This ability to write brought him local fame, and Sylvester Proctor, who kept a general store in the village, offered to take him on a four years' apprenticeship and teach him the trade of green grocer and dealer in W. I. Goods. The papers were duly made out and signed, the boy being consulted afterward. What the consideration was, was not stated, but rumor has it that the elder Peabody was paid twenty-five dollars in " W. I. Goods " and also wet goods.

Proctor was a typical New England merchant of the Class B type. He was up at daylight, shaved his upper lip, and swept off the sidewalk in front of his store. At night he put up the shutters with his own hands. He remembered every article he had on his shelves and what it cost. He bought nothing he could not pay for. There was one clerk besides the boy. After George came, the merchant and his clerk made all the memoranda on brown paper, and the items were duly copied into the ledger by George Peabody.

I have been told that a man who writes pure Spencerian can never do anything else. This, however, is a hasty generalization, put forth by a party who wrote a Horace Greeley hand.

A country store is the place for a boy to learn merchandising. In such a place he is never swallowed up by a department. He learns everything, from shaking down the ashes in the big stove to buying and selling fadeless calico. He becomes an expert with a nail-puller,

knows strictly fresh eggs from eggs, and learns how to adapt himself to the whims, caprices and notions of the customers who know little and assume much.

George Peabody slept in the attic over the store. He took his meals with the Proctor family, and used to wipe the dishes for Mrs. Proctor. He could wait on store, tend baby, wash a blue wagon, drive a " horse and team " and say " backsshe! " in a way that would throw you off the front seat when the horse stopped, if you did n't look out.

That is to say, he was a New England village boy, alive and alert to every phase of village life—strong, rapid, willing, helpful. The villager who knows too much gets " fresh " and falls a victim of arrested development. The boy in a village who works, and then gets out into a wider sphere at that critical period when the wanderlust strikes him, is in the line of evolution

George Peabody remained at Proctor's store until nine o'clock in the evening of the day that marked the close of his four years of apprenticeship. He was fifteen, and all tempting offers from Mr. Proctor to pay him wages thereafter in real money were turned aside. He had a new suit of clothes, five dollars in his pocket, and ambition in his heart. He was going to be a draper, and eliminate all " W. I. Goods."

GEORGE PEABODY

OVER at Newburyport, George had a brother, David Peabody, who ran a " draper's shop." That is to say, David Peabody was a dry-goods merchant. This was a comparatively new thing in America, for a " store," at that time, usually kept everything that people wanted. The exclusive draper idea came from London. It seemed to work in Boston, and so Newburyport tried it.

David and George had talked it over together, and a partnership was in mind. In the meantime George was only fifteen years old, and David thirty. " I am twice as old as you," once said David to George, with intent to make the lad know his proper place. " Yes, I know; but you will not be twice as old as I very long," replied George, who was up in mathematics.

The brothers did not mix very well. They were tuned to a different vibration. One had speed: the other was built for the plow.

And when the store caught fire and burned, and almost all of Newburyport was burned up, too, it was a good time for George to strike for pastures new. He walked down to Boston, and spent all his money for a passage on a coaster that was about to sail for Washington, in the District of Columbia. This was in the latter part of the year Eighteen Hundred Eleven.

Washington was the capital of the country, and there was an idea then that it was also going to be the commercial metropolis—hence the desire to get in on the

ground floor. Especially was the South to look to Washington for her supplies. George Peabody, aged sixteen, looked the ground over, and thought he saw opportunity nodding in his direction.

He sat down and wrote to a wholesale drygoods-dealer by the name of Todd in Newburyport, ordering draperies to the amount of two thousand dollars. Blessed is that man who knows what he wants, and asks for it.

Todd remembered the boy who had given him orders in Proctor's, and at once filled the order. In three months Todd got his money and an order for double the amount. In those days the plan of calling on the well-to-do planters, and showing them the wares of Autolycus, was in vogue. English dress-goods were a lure to the ladies. George Peabody made a pack as big as he could carry, tramped, smiled and sold the stuff. When he had emptied his pack, he came back to his room where his stock was stored and loaded up again. If there were remnants he sold them out to some crossroads store.

The fact that the Jews know a few things in a worldly way, I trust will not be denied. George Peabody, the Yankee, adopted the methods of the Chosen People. And at that early date, it comes to us as a bit of a miracle that George Peabody said, " You can't afford to sell anybody anything which he does not need, nor can you afford to sell it at a price beyond what it is worth." Also this, " When I sell a woman draperies,

I try to leave the transaction so I can go back next week and sell her more." Also this: "Credit is the sympathetic nerve of commerce. There are men who do not keep faith with those from whom they buy, and such last only a little while. Others do not keep faith with those to whom they sell, and such do not last long. To build on the rock one must keep his credit absolutely unsullied, and he must make a friend of each and all to whom he sells."

The Judaic mental processes have been sharpened by migration. To carry a pack and peddle is better than to work for a Ph. D., save for the social usufruct and the eclat of the unthinking. We learn by indirection and not when we say: "Go to! Now watch us take a college course and enlarge our phrenological organs." Our knobs come from knocks, and not from the gentle massage of hired tutors. Selling subscription-books, maps, sewing-machines or Mason and Hamlin organs, has given thousands of strong men their initial impulse toward success. When you go from house to house to sell things you catch the household in their old clothes and the dog loose. To get your foot in the front door and thus avoid the slam, sweetening acerbity by asking the impatient housewife this question, "Is your mother at home?" and then making a sale, is an achievement. "The greatest study of mankind is man," said Pope, and for once he was right, although he might have said woman

GEORGE PEABODY

From fifteen to nineteen is the formative period, when the cosmic cement sets, if ever. During those years George Peabody had emerged from a clerkship into a Businessman

What is a Businessman? A Businessman is one who gets the business, and completes the transaction. Bookkeepers, correspondents, system men, janitors, scrubwomen, stenographers, electricians, elevator-boys, cash-girls, are all good people and necessary and worthy of sincere respect, but they are not Businessmen, because they are on the side of expense and not income. When H. H. Rogers coupled the coalmines of West Virginia with tidewater, he proved himself a Businessman. When James J. Hill created an Empire in the Northwest, he proved his right to the title. The Businessman is a salesman. And no matter how great your invention, how sweet your song, how sublime your picture, how perfect your card-system, until you are able to convince the world that it needs the thing, and you get the money for it, you are not a Businessman.

The Businessman is one who supplies something great and good to the world, and collects from the world for the goods. Taffy, guff and oxaline are all well and good in their way, but they have the great disadvantage of not being legal tender.

GEORGE PEABODY

IN migrating from New England to the District of Columbia, George Peabody had moved into a comparatively foreign country, and in the process had sloughed most of his provincialism. It is beautiful to be a New Englander, but to be nothing else is terrible.

George had proved for himself the most valuable lesson in Self-Reliance—that he could make his way alone. He had kept his credit and strengthened it.

He had served as a volunteer soldier in the War of Eighteen Hundred Twelve, and done patrol duty on the banks of the Potomac. And when the war was over, no one was quite so glad as he. Serving in the volunteer ranks with him was one Elisha Riggs, several years his senior, and also a draper. They had met before, but as competitors and on a cold business basis. Now they were comrades in arms, and friends. Riggs is today chiefly remembered to fame because he built what in its day was the most palatial hotel in Washington, just as John Jacob Astor was scarcely known outside of his bailiwick until he built that grand hostelry, the Astor House. Riggs had carried a pack among the Virginia plantations, but now he had established a wholesale drygoods house in Georgetown, and sold only to storekeepers. He had felt the competitive force of Peabody's pack, and would make friends with it. He proposed a partnership. Peabody explained that his years were but nineteen, and therefore he was not

legally of age. Riggs argued that time would remedy the defect. Riggs was rich—he had five thousand dollars, while Peabody had one thousand six hundred fifty dollars and forty cents. I give the figures exact, as the inventory showed.

But Peabody had one thing which will make any man or woman rich. It is something so sweetly beneficent that well can we call it the gift of the gods. The asset to which I refer is Charm of Manner. Its first requisite is glowing physical health. Its second ingredient is absolute honesty. Its third is good-will.

Nothing taints the breath like a lie. The old parental plan of washing out the bad boy's mouth with soft soap had a scientific basis. Liars must possess good memories. They are fettered and gyved by what they have said and done. The honest man is free—his acts require neither explanation nor apology. He is in possession of all of his armament.

The outdoor work of tramping Maryland and Virginia highways had put the glow of high health on the cheek of George Peabody. He was big in body, manly, intelligent and could meet men on a basis of equality. If I were president of a college, I would certainly have a Chair devoted to Psychic Mixability, or Charm of Manner. Ponderosity, profundity and insipidity may have their place, but the man with Charm of Manner keeps his capital active. His soul is fluid. I have never been in possession of enough of this Social Radium to

analyze it, but I know it has the power of dissolving opposition, and melting human hearts. But so delicate and illusive is it that when used for a purely selfish purpose, it evaporates into thin air, and the erstwhile possessor is left with only the mask of beauty and the husk of a personality. George Peabody had Charm of Manner from his nineteenth year to the day of his death. Colonel Forney crossed the Atlantic with him when Peabody was in his seventy-first year, and here is what Forney says: " I sat on one side of the cabin and he on the other. He was reading from a book, which he finally merely held in his hands, as he sat idly dreaming. I was melted into tears by the sight of his Jove-like head framed against the window. His face and features beamed with high and noble intellect, and his eyes looked forth in divine love. If ever soul revealed itself in the face, it was here. He was the very King of Men, and I did not at all wonder that in the past people had worked the apotheosis of such as he."

THE firm of Riggs and Peabody prospered. It outgrew its quarters in old "Congress Hall" in Georgetown, and ran over into a house next door, which it pre-empted. Moreover, it was apparent by this time that neither Georgetown nor Washington would ever be the commercial metropolis of America. The city of Baltimore had special harbor advantages that Washington did not have; the ships touched there according to natural law. And when Riggs and Peabody found themselves carting consignments to Baltimore in order to make shipment to Savannah and Charleston, they knew the die was cast. They packed up and moved to Baltimore. This was in the year Eighteen Hundred Fifteen.

In order to do business you had better go where business is being done. Trade follows the lines of least resistance. The wholesale dealer saw the value of honesty as a business asset, long before the retailer made the same unique discovery.

Doctor Algernon S. Crapsey says that truth is a brand-new virtue, and the clergy are not quite sure about it yet. To hold his trade the jobber found he had to be on the dead level: he had to consider himself the attorney for his client. Peabody was a merchant by instinct. He had good taste, and he had a prophetic instinct as to what the people wanted. Instead of buying his supplies in Newburyport, Boston and New York, he now established relations with London, direct.

And London was then the Commercial Center of the world, the arbiter of fashion, the molder of form, the home of finance—frenzied and otherwise. Riggs and Peabody shipped American cotton to London, and received in return the manufactured production in its manifold forms.

In Eighteen Hundred Twenty-nine Riggs withdrew from the firm, retaining a certain financial interest, merely, and Peabody forged to the front, alone, as a financier. For many years Peabody dealt largely with Robert Owen, and thus there grew up a close and lasting friendship between these very able men. Both were scouts for civilization. No doubt they influenced each other for good. We find them working out a new policy in business—the policy of reciprocity, instead of exploitation. Robert Owen always had almost unlimited credit, for he prized his word as the immediate jewel of his soul. It was exactly the same with Peabody.

¶ In Eighteen Hundred Twenty-seven Peabody visited England. He was then thirty-two years old. The merchants from whom he bought discovered a surprising thing when they met Peabody—he was not the bounding, bragging, bustling, hustling American. He hustled, of course, but not visibly nor offensively. He had the appearance of a man who had all the time there was. He was moderate in voice and gentle in manner, and we hear of a London banker paying him the somewhat ambiguous compliment of saying, " Why, you know,

he is a perfect gentleman—he does not seem like an American, at all, you know!" Peabody had the rare gift of never defeating his ends through haste and anxiety

The second trip Peabody made to London was in Eighteen Hundred Thirty-five, and it was on a very delicate and important errand.

The State of Maryland was in sore financial distress. She had issued bonds, and these were coming due. Certain Southern States had repudiated their debts, and it looked as if Maryland was going to default. Peabody issued an open letter calling on the citizens of Maryland to preserve their commercial honor. The State bonds were held mostly in New York and Philadelphia, and these were rival cities. Baltimore was to be tabu. Stephen Girard had loaned money to Maryland, and in Eighteen Hundred Twenty-nine had declined to renew, and this some said had led to the stringency which reached its height in Eighteen Hundred Thirty-five. Then it was that the State of Maryland empowered George Peabody to go to London and negotiate a loan. The initiative was his own. He went to London, and floated a loan of eight million dollars. Robert Owen said that Peabody borrowed the money "on his face."

He invited a dozen London bankers to a dinner, and when the cloth was removed he explained the matter in such a lucid way that the moneybags loosened their

strings and did his bidding without parley. Peabody sailed back to Baltimore with the gold coin. Another case of Charm of Manner.

Peabody knew the loan was a good thing to both borrower and lender. And the man who knows what he is going to do with money, and when and how he is going to pay it back, is never at a loss for funds. ¶ In Eighteen Hundred Ninety-three Andrew Carnegie called upon the banks of Pittsburgh for a million-dollar loan. The bankers said, "Why, Mr. Carnegie, this is unprecedented!" The reply was: "Well, I am a man who does unprecedented things. If you believe that I know what I am doing, get this money together for me—life is too short for apologies—I 'll be back in an hour."

Three of the bankers coughed, one sneezed, but they got the money and had it ready when Andy called in an hour. In this transaction Andy held the whip-hand. The Carnegie Mills were already owing the Pittsburgh banks a tidy million or so, and they were compelled to uphold and support the credit of their clients, or run the risk of having smokestacks fall about their ears. It was so, in degree, with Peabody and the London bankers. A considerable portion of Maryland's old bond issue had been hypothecated by the Philadelphia and New York bankers with merchants in London. It was now Peabody's cue to show London that she must protect her own. His

gracious presence and his logic saved the day. It is a great man who can flick a fly on the off-leader's ear, when occasion demands.

As a commission for securing the London loan, the State of Maryland gave Peabody a check for sixty thousand dollars. He endorsed the check, " Presented to the State of Maryland with the best wishes of G. Peabody," and gave it back. Peabody's success with Threadneedle Street tapped for him a reservoir of power. To bring Great Britain and America into closer financial and industrial relationship now became his life-work. In Eighteen Hundred Thirty-five he moved his principal office to London. This was for the purpose of facilitating the shipment of English goods to America. The English manufacturers were afraid to sell to American merchants. " Capital is timid," said Adam Smith, the truth of which many of us can attest

Peabody knew the trade of America; and his business now was to make advances to English jobbers on shipments going to " the States." Thus did he lubricate the wheels of trade.

London bankers had been trying to show English manufacturers that trading with the " American Colonies " was very risky, inasmuch as these " Colonies " were " rebels," and entertained a hate and jealousy toward the Mother Country which might manifest itself in repudiation almost any time. This fanning of

old embers was to keep up the rate of discount. The postage on a letter carried from England to America, or America to England, was twenty-five cents when Peabody first went to England. He saw the rate reduced to ten cents, and this largely through his own efforts. ¶ Now we send a letter to Great Britain for two cents, or as cheaply as a letter can be sent from New York City to Yonkers. Through the influence of George Peabody, more than any other man of his time, the two great countries grew to understand each other. ¶ The business of Peabody was to maintain the credit of America. To this end he made advances on shipments to the States. Where brokers had formerly charged ten per cent, he took five. And moreover, where he knew the American importer, he advanced to the full amount of the invoice.

He turned his money over four times a year, and thus got an interest on it of twenty per cent. His losses averaged only one-half of one per cent. When he wanted funds he found no difficulty in borrowing at a low rate of interest on his own paper. The business was simple, easy, and when once started yielded an income to Peabody of from three hundred thousand to a half-million dollars a year. And no one was more surprised than George Peabody himself, who had once worked for a certain Sylvester Proctor of Danvers for four years, and at the end of that time had been paid five dollars and given a suit of clothes!

GEORGE PEABODY

PEABODY lived and died a bachelor. Bachelors are of two kinds: There is the Rara Avis Other Sort; and the common variety known as the Bachelorum Vulgaris. The latter variety may always be recognized by its proclivity to trespass on the preserve of the Pshaw of Persia, thus laying the candidate open to a suit for the collection of royalties. Besides that, the Bachelorum Vulgaris is apt to fall into the poison-ivy, lose his hair, teeth, charm and digestion, and die at the top. The other sort is wedded to his work; for man is a molecule in the mass and must be wedded to something. To be wedded to your work is to live long and well.

For a man to wed a woman who has no interest in his work, and thus live his life in an orbit outside of hers, often causes the party to oscillate into the course followed by the Bachelorum Vulgaris and the Honorable Pshaw, known as the Devil and the Deep Sea, and thus he completes the circle, revealing the Law of Antitheses, that the opposites of things are alike. The ideal condition is to be a bigamist, and wed a woman and your work at the same time. To wed a woman and be weaned from your work is a tragedy; to wed your work and eliminate the woman may spell success. If compelled to choose, be loyal to your work. As specimens of those who got along fairly well without either a feminine helpmeet or a sinker, I give you Michelangelo, Leonardo da Vinci, Titian, Sir Isaac

Newton, Herbert Spencer and George Peabody. ¶ George Peabody was the true apostolic predecessor of Harry G. Selfridge, of Chicago and the round world, who has inaugurated American Merchandising Methods in London, selling to the swells of Piccadilly the smart suits created by Stein-Bloch.

Unlike most men of wealth and position, Peabody never assumed unusual importance nor demanded favors. In London, where he lived for thirty years, he resided in simple apartments, with no use for a valet nor the genus flunkey. He was grateful to servants, courteous to porters, thankful to everybody, always patient, never complaining of inattention. He grew to be a favorite among the bus men who came to know him and sought to do him honor. The poor of London blessed him as he walked by—with reasons, probably, not wholly disinterested.

He used no tobacco, never touched spirituous liquors, and at banquets usually partook of but a single dish. ¶ His first great gift was three million dollars to erect model tenements for the poor of London. The Peabody Apartments occupy two squares in Islington and are worth a visit today, although they were built about Eighteen Hundred Fifty. The intent was to supply a home for working people that was sanitary, wholesome and complete, at a rental of exact cost. Peabody expected that his example would be imitated by the rich men of the nobility, and that squalor and

indigence would soon become things of the past ❧ Alas, the Peabody Apartments accommodate only about a thousand people, and half a million or more of human beings live in abasing poverty and misery in London today.

Except in a few instances, the nobility of London are devoid of the Philanthropic Spirit. In New York, the Mills Hotels are yet curiosities, and the model tenements exist mostly on paper. Trinity Church with its millions draws an income today from property of a type which Peabody prophesied would not exist in the year Nineteen Hundred. One thing which Peabody did not bank on was the indifference of the poor to their surroundings, and the inherent taste for strong drink. He thought that if the rich would come to the rescue, the poor would welcome the new regime and be grateful. The truth seems to be that the poor must help themselves, and that beautiful as philanthropy is, it is mostly for the philanthropist. The poor must be educated to secrete their surroundings, otherwise if you supply them a palace they will transform it into a slum tomorrow.

"The sole object of philanthropy," said Story the sculptor, "is to model a face like George Peabody's." ¶ When the news reached America of what George Peabody, the American, was doing for London, there were many unkind remarks about his having forsaken his native land. To equalize matters Peabody then

gave three million dollars, just what he had given to London, for the cause of education in the Southern States. This money was used to establish schoolhouses. Wherever a town raised five hundred dollars for a school Peabody would give a like sum. A million dollars of the Peabody fund was finally used for a Normal School at Nashville. The investment has proved a wise and beneficent one. He next gave a million and a half dollars to found the Peabody Institute of Baltimore. That this gift fired the heart of Peter Cooper to do a similar work, and if possible a better work, there is no doubt.

At the first World's Fair held in London in Eighteen Hundred Fifty-one, Peabody gave fifteen thousand dollars toward the exhibition of American inventions, the chief of which at this time were the McCormick Reaper, Eli Whitney's Cotton-Gin, and Colt's Revolver. ¶ Peabody backed Doctor Kane with a gift of twenty thousand dollars in his search for Franklin. He established various libraries; and gave a quarter of a million dollars to his native town for a Peabody Institute. Danvers can yet be found on the map, but Peabody is a place of pilgrimage for those who reverence that American invention—a new virtue—the Art of Giving Wisely

Joshua Bates, through whose generosity Boston secured her Free Library, was an agent of Peabody's, and afterward his partner. Later, Bates became a member of

the house of Baring Brothers, and carried on a business similar to that of George Peabody. There is no doubt that Bates got his philanthropic impulse from Peabody. In Eighteen Hundred Fifty-six Peabody visited his native town of Danvers after an absence of more than forty years. There were great doings, in which all the school-children, as well as the Governor of the State, had a part.

At Washington, Peabody was the guest of the President. The House of Representatives and the Senate adjourned their regular business to do him honor, and he made an address to them. The Judges of the Supreme Court invited him to sit on the bench when he entered their Chamber. For twenty years he was America's unofficial chief representative in London, no matter who was Consul or who Ambassador.

Every year on July Fourth he gave a dinner to the principal Americans who happened to be in London. To be invited to this dinner was an event. Peabody himself always presided, and there was considerable oratory sometimes of the brand known as Southwestern, which Peabody tolerated with gentle smiles. On one occasion, however, things did not go smoothly. Daniel Sickles was Consul to London and James Buchanan, afterwards our punkest President, was Ambassador. Sickles was a good man, but a fire-eater, and a gentleman of marked jingo proclivities. Sickles had asked that Buchanan preside, in which case Buchanan was

to call on Sickles for the first toast, and this toast was to be, "The President of the United States." At the same time Sickles intended to give the British lion's tail a few gratuitous twists. Peabody declined to accede to Sickles' wish, but he himself presided and offered the first, "To the Queen of England!" Thereupon Sickles walked out with needless clatter, and Buchanan sat glued to his seat. The affair came near being an international episode.

Peabody was always an American, and better, he was a citizen of the world. He loved America, but when on English soil, really guest of England, he gave the Queen the place of honor. This seems to us proper and right, and at this distance we smile at the whole transaction, but we are glad that Peabody, who paid for the dinner, had his way as to the oratorical guff ☙ The Queen offered Peabody a knighthood, but he declined, saying, "If Her Majesty write me a personal letter endorsing my desire to help the poor of London, I will be more than delighted." Victoria then wrote the letter, and she also had a picture of herself painted in miniature and gave it to him. The letter and portrait are now in the Peabody Institute at Peabody, Massachusetts.

When Peabody died, in Eighteen Hundred Sixty-nine, Queen Victoria ordered that his body be placed in Westminster Abbey. The Queen in person attended the funeral, the flags on Parliament House were lowered

to half-mast, and the body was attended to Westminster Abbey by the Royal Guard. Gladstone was one of the pallbearers ☙ ☙

Later, it was discovered that Peabody had devised in his will that his body should rest by the side of his father and mother, in Harmony Grove, the village cemetery at Danvers, and in a spot over which his boyish feet had trod. The body was then removed from the Abbey and placed on board the British man-of-war "Monarch," in the presence of the Prime Minister, the Secretary of Foreign Affairs, and many distinguished citizens. The "Monarch" was convoyed to America by a French and an American gunboat. No such honors were ever before paid to the memory of a simple American citizen.

Well did the Reverend Newman Hall say, in his funeral oration: "George Peabody waged a war against want and woe. He created homes; he never desolated one ☙ He sided with the friendless and the houseless, and his life was guided by a law of love which none could ever wish to repeal. His was the task of cementing the hearts of Briton and American, pointing both to their duty to God and to humankind."

A. T. STEWART

A. T. STEWART

The merchant of the future will not only be an economist and an industrial leader—he will also be a teacher and a humanitarian.

—A. T. Stewart, in a Letter to President Grant

A. T. STEWART

HEN His Excellency Wu Ting Fang was asked what country he would live in, if he had his choice, his unhesitating answer was, "Ireland!" ¶ The reply brought forth another question, as his secretive and clever Excellency knew it would, namely, "Why?" "Because Ireland is the only country in the world in which the Irish have no influence." Also, it might be stated, although it has nothing to do with the case, that the Jews are very much more influential in New York City than they are in Jerusalem. The Turk is to Palestine what the English are to Ireland.

The human product has to be transplanted in order to get the best results, just as the finest roses of California are slipped near Powers' Four Corners, Rochester, Monroe County, New York, and are then shipped to the West. A new environment means, often, spiritual power before unguessed. The struggle of the man to fit himself into a new condition and thus harmonize with his surroundings, brings out his latent energies and discovers for him untapped reservoirs.

It was Edmund Burke who said, "The Irish are all right, but you must catch them young." When England wants a superbly strong man she has to send to Ireland

for him. Note Burke, her greatest orator; Swift, her greatest satirist; Goldsmith, her sweetest poet; Arthur Wellesley, her greatest fighter—not to mention Lord Bobs—all awfully Irish. And to America comes Alexander Turney Stewart, aged twenty, very Irish, shy, pink, blue of eye, with downy whiskers, intending to teach school until he could prepare himself for the "meenistry."

It was the year Eighteen Hundred Twenty; and at that time the stars of the Irish schoolmaster were in the ascendant. For a space of forty years—say from Eighteen Hundred Five to Eighteen Hundred Forty-five—eighty per cent of all graduates of Trinity College, Dublin, came straight to America and found situations awaiting them.

Young Stewart had been at Trinity College two years, when by the death of his grandfather he found himself without funds. His father died when he was three years old, and his grandparents took him in charge. His mother, it seems, married again, and was busy raising a goodly brood of Callahans, several of whom in after-years came to New York, and were given jobs at the A. T. Stewart button-counter.

Young Stewart could have borrowed money to keep him in college, for he knew that when he was twenty-one he would come into an inheritance from his father's estate. However, on an impulse, he just sold his books, pawned his watch and bought passage for America,

the land of promise. The boy had the look of a scholar, and he had dignity, as shy folks often have. Also, he had a Trinity College brogue, a thing quite as desirable as a Trinity College degree. Later, A. T. Stewart lost his brogue, but Trinity College sent him all the degrees she had, including the LL. D., which arrived on his seventieth birthday.

The Irish built our railroads, but Paddy no longer works on the section—he owns the railroad. Note the Harrimans, the Hanrahans, the McCreas, the McDougalls, the O'Donnells, the O'Days, the Hills—all just one generation removed from the bog, and the smell of peat-smoke still upon them.

The Irish schoolmasters glided easily from taking charge of the school into taking charge of our municipal affairs—for a consideration—and their younger brothers, their cousins, their uncles and their aunts, found jobs yawning for them as soon as they had pushed past the gates of Castle Garden.

One year of schoolteaching in New York City, and A. T. Stewart reached his majority. He had saved just two hundred dollars of his salary; and he sailed away, back to Ould Ireland, a successful man. Now he would go back to Trinity and complete his course, and be glorified. He had proved his ability to meet the world on a fair footing and take care of himself. All of which speaks well for young Misther Stewart, and it also speaks well for his grandparents, who had

brought him up in a good, sensible way to work, economize and keep a civil tongue in his Irish head. His grandfather did n't exactly belong to the gentry—it was better than that: he was an Irish clerque who had become a scrivener, and then risen to a professorship. ¶ A. T. Stewart was heir to a goodly amount of decent pride, which always kept him in the society of educated people, and made him walk with the crown of his head high and his chin in. He thought well of himself—and the world is very apt to take a man at his own estimate. ¶ A year in " The States " had transformed the young man from a greenhorn into a gentleman. The climate of the West had agreed with him. He himself told how on going back to Belfast the city seemed to have grown smaller and very quiet. He compared everything to Broadway, and smiled at a jaunting-car compared to a 'bus ✍ ✍

When he went to Trinity College, and saw his class, from whom he had parted only a year before, all thought of remaining two years to graduate faded from his mind. An ocean seemed to divide him from both teachers and pupils. The professors were stupid and slow; the pupils were boys—he was a man. They, too, felt the difference, and called him " Sir." And when one of them introduced him to a Freshman as " an American," Freshy bowed low, and the breast of A. T. Stewart expanded with pride. Not even the offer of a professorship could have kept him in Ireland.

He saw himself the principal of an American College, "filling" the pulpit of the college chapel on Sunday, picturing the fate of the unregenerate in fiery accents. The Yankee atmosphere had made him a bit heady. The legacy left him by his grandfather was exactly one thousand pounds—five thousand dollars. What to do with this money, he did not know! Anyway, he would take it to America and wisely invest it.

In New York he had boarded with an Irish family, the head of which was a draper. This man had a small store on West Street, and Alexander had helped tend store on Saturdays, and occasionally evenings when ships came in and sailors with money to waste lumbered and lubbered past, often with gay painted galleys in tow.

The things you do at twenty are making indelible marks on your character. Stewart had no special taste for trade, but experience spells power—potential or actual. With five thousand dollars in his belt, all in gold, he felt uncomfortable. And so on a venture he expended half of it in good Irish lace, insertions and scallop trimmings. Irish linens, Irish poplins and Irish lace were being shipped to New York—it could not be a loss! He would follow suit. If he was robbed of his money he could not at the same time be robbed of the drapery. And so he sailed away for New York—and Ireland looked more green and more beautiful as the great, uplifting, green hills faded from sight and were lost to view in the mist.

N the ship that carried Stewart back to New York was a young man who professed to be an adept in the draper's line. Very naturally, Stewart got acquainted with this man, and told him of his investment in drygoods. The man offered to sell the stock for Stewart.

In those days the Irish pedler with his pack full of curious and wonderful things was a common sight at the farmhouses. He rivaled both Yankee-Gentile and Jew, and his blarney was a commodity that stood him in good stead. Stewart's new-found friend promised to sell the stock in short order, by going right out among the people. He had no money of his own, and Stewart was doubly pleased to think he could set a worthy man up in business, and help himself at the same time. On reaching New York, the friend was fitted out with all the goods he could carry, and duly headed for New Jersey. In two days he came back. He had sold most of the goods all right, and with the money gotten gloriously drunk; also, he had bought drinks for all the Irishmen he could find, and naturally they were many. Stewart even then did not give up the case. He rented a small store at Two Hundred Eighty-three Broadway, and decided that by staying close to his friend he could keep him in the straight and narrow path of probity. As for himself he would teach school as usual; and he and his agent could use the back of the little store for a sleeping-room.

It was a week before his school was to begin, but in that week he became convinced that his friend was not a merchant, and to get that first month's rent he would have to run the store himself. So he put the disciple of Bacchus on the slide, and started in alone. ¶ Stewart had a little inconvenient pride which prevented his turning pedler.

Instead of going to the world he would bring the world to him. With this end, therefore, in view, the New York "Daily Advertiser" for September Second, Eighteen Hundred Twenty-five, contained this notice:

> A. T. Stewart, just arrived from Belfast, offers for sale to the Ladies of New York a choice selection of Fresh Drygoods at Two Hundred Eighty-three Broadway

The advertisement was a good one—the proof of which was that many puffick ladies called to see the stock and the man just arrived from Belfast. Stewart was a wise advertiser. His use of the word "ladies" showed good psychology

The young merchant had n't much more than taken down his shutters before a lady entered the store and acknowledged she was one. She lived in the next block, and as soon as she read the advertisement in the paper, yet damp from the press, she came right over.

Stewart spread out his wares with shaking hands—

he must make a sale to his first caller or he would never have luck. The lady bought "scallops" and lace to the extent of two dollars, on Stewart's throwing her in gratis sundry yards of braid, a card of buttons and a paper of hooks and eyes. The woman paid the money, and A. T. Stewart was launched, then and there, on a career

He was a handsome young fellow—intelligent, and never too familiar, but just familiar enough. Women liked him; he was so respectful, almost reverent, in his attitude toward them. It took a better man to be a salesman then than now. Every article was marked in cipher, with two prices. One figure represented what the thing cost and the other was the selling-price. You secured the selling-price, if you could, and if you could n't, you took what you could get, right down to the cost figure. The motto was, never let a customer go without selling him something. The rule now is to sell people what they want, but never urge any one to buy

Both buyer and seller then enjoyed these fencing-bouts of the bazaar. The time for simple dealing between man and man had not yet come. To haggle, banter and blarney were parts of the game, and parts which the buyer demanded as his right. He would trade only at places where he thought he was getting the start of the dealer and where his cleverness had an opportunity for exercise. The thought of getting something for

nothing was in the air, and to get the better of somebody was regarded as proper and right.

Had a retail dealer then advertised One Price and no deviation to any one, the customers would surely have given him absent treatment. The verbal fencing, the forays of wit, the clash of accusation and the final forlorn sigh of surrender of the seller, were things which the buyer demanded as his, or more properly her, right.

¶ Often these encounters attracted interested by-standers, who saw the skilful buyer berate the seller and run down his goods, until the poor man, abject and undone, gave up. To get the better of the male man and force him to his knees is the pleasant diversion of a certain type of feminine mind. Before marriage the woman always, I am told, takes this high-handed attitude. Perhaps she dimly realizes that her time for tyranny is short. To make the man a suppliant is the delight of her soul. After marriage the positions are reversed. But in the good old days, most women, not absolutely desiccated by age or ironed out by life's vicissitudes, found a sort of secondary sexual delight in these shopping assaults on the gentlemanly party on the other side of the counter.

We have all seen women enter into heated arguments, and indulge in a half-quarrel, with attractive men, about nothing. If the man is wise he allows the woman to force him into a corner, where he yields with a grace, ill-concealed, and thus is he victor, without the lady's

knowing it. This is a sort of salesmanship that Sheldon knows nothing of, and that, happily, is, for the most part, not yet obsolete. A. T. Stewart was a natural salesman of the old school. He was a success from the very start. He was tall; he had good teeth, a handsome face, a graceful form and dressed with exquisite care. This personal charm of manner was his chief asset. And while business then was barter, and the methods of booth and bazaar prevailed, Stewart was wise enough never to take advantage of a customer regarding either price or quality. If the buyer held off long enough she might buy very close to cost, but if she bought quickly and at Stewart's figures, he had a way of throwing in a yard of ribbon, or elastic, or a spool or two of thread, all unasked for, that equalized the transaction. He seems to have been the very first man in trade to realize that to hold your trade you must make a friend of the customer. In a year he had outgrown the little store at Two Hundred Eighty-three Broadway, and he moved to a larger place at Two Hundred Sixty-two Broadway. Then came a new store, built for him by a worthy real-estate owner, John Jacob Astor by name. This store was thirty feet wide, one hundred feet deep, and three stories high, with a basement. It was a genuine Drygoods-Store.

It had a ladies' parlor on the second floor, and a dressing-room with full-length mirrors ordered from Paris. ¶ They were the first full-length mirrors in America,

and A. T. Stewart issued a special invitation to the ladies of New York to come and see them and see themselves as others saw them. To arrange these mirrors so that a lady could see the buttons on the back of her dress was regarded as the final achievement of legerdemain.

The A. T. Stewart store was a woman's store. In hiring salesmen the owner picked only gentlemen of presence. The " floorwalker " had his rise in A. T. Stewart. Once a woman asked a floorwalker this question, " Do you keep stationery? " and the answer was, " If I did I 'd never draw my salary." This is a silly story and if it ever happened, it did not transpire at A. T. Stewart's. There the floorwalker was always as a cow that is being milked. For the first fifteen years of his career, Stewart made it a rule to meet and greet every customer, personally

The floorwalker—or the " head usher," as he was called—was either the proprietor or his personal representative. Stewart never offered to shake hands with a customer, no matter how well he knew the lady, but bowed low, and with becoming gravity and gentle voice inquired her wishes. He then conducted her to the counter where the goods she wanted were kept. As the clerk would take down his goods Stewart had a way of reproving the man thus: " Not that, Mr. Johnson, not that—you seem to forget whom you are waiting on! " When the lady left, Stewart accompanied

her to the door. He wore a long beard, shaved his upper lip, and looked like a Presbyterian clergyman making pastoral calls. Silks, dress-goods and laces gradually grew to be the A. T. Stewart specialties. That the man had taste and never ran stripes around a stout lady, or made a very slim one look more so, is a matter of history. " I have been hoping you would come, for we have a piece of silk that seems to have been made for you. I ordered it put aside until you could see it. Mr. Johnson, that silk pattern, please, that I told you not to show to any one until Mrs. Brevoort called. Thank you; yes, that is the one."

Then there were ways of saying, " Oh, Mr. Johnson, you remember the duplicate of that silk-dress pattern which was made for Queen Victoria—I think Mrs. Astor would like to examine it! " Thus was compliment fused with commerce and made to yield a dividend.

A. T. STEWART

THE prevailing methods in trade are always keyed by the public. The merchant is part of the public; he ministers to the public. A public that demands a high degree of honesty and unselfish service will get it. Sharp practise and double-dealing among the people find an outcrop in public affairs. Rogues in a community will have no trouble in finding rogue lawyers to do their bidding. In fact, rogue clients evolve rogue attorneys. Foolish patients evolve fool doctors. And superstition and silliness in the pew find a fitting expression in the pulpit.

¶ The first man in New York to work the " Cost-Sale " scheme was A. T. Stewart. In Eighteen Hundred Thirty he advertised: " Mr. A. T. Stewart, having purchased a large amount of goods, soon to arrive, is obliged, in order to make room for these, to dispose of all the stock he has on hand, which will be sold at Actual Cost, beginning Monday at eight A. M. Ladies are requested to come early and avoid the crush."

At another time he advertised: " A. T. Stewart is obliged to raise a large amount of money to pay for silks and dress-goods that are now being made for him in Europe. To secure this money he is obliged to hold a Cost Sale of everything in his store. This sale will begin Friday at noon, and end at midnight on Saturday, the day after."

Stewart also had " Fire Sales," although it speaks well for himself that he never had a fire in his own store.

If others had fires he was on hand to buy the salvage, and whether he bought it or not he managed to have a "Fire Sale." He loved the smoke of commercial rhetoric, and the excitement of seeing the crowd. This applies more particularly to the first twenty years of his career. During those first years he used to have a way of opening cases on the sidewalk and selling from the case to the first person who made an offer. This brought him good luck, especially if the person had cross-eyes or was a hunchback. The messy clutter in front of the store and the pushing crowds advertised the business. Finally, a competitor next door complained to the police about Stewart's blocking the sidewalk. The police interfered and Stewart was given one day to clear off the walk. At once he put up a big sign: "Our neighbors to the right, not being able to compete with us, demand that we shall open no more goods on the sidewalk. To make room we are obliged to have a Cost Sale. You buy your goods, pay for them and carry them away—we can't even afford to pay for wrapping-paper and string."

All this tended to keep the town awake, and the old Irish adage of "Where McGinty sits is the head of the table," became true of A. T. Stewart. His store was the center of trade. When he moved, the trade moved with him.

To all charitable objects he gave liberally. He gave to all churches, and was recognized as a sort of clergyman

himself, and in his dress he managed to look the part. The ten per cent off to clergymen and schoolteachers was his innovation. This ten per cent was supposed to be his profit, but forty per cent would have been nearer it. Of course the same discount had to be given to any member of a clergyman's or a teacher's family. And so we hear of one of Stewart's cashiers saying, "Over half of the people in New York are clergymen or teachers." The temptation to pass one's self off for a clergyman at Stewart's store was a bait that had no lure when you visited Girard College.

All this was but a part and parcel of the times—an index of the Zeitgeist.

A. T. STEWART

A. T. STEWART was alive, alert and sensitive to the spirit of the times. He kept abreast with the best thought of the best people. The idea of opening boxes and bales on the sidewalk was abandoned early in the game; and the endeavor was to show the fabric only under the most favorable conditions. Stewart was reaching out for a higher clientele. The motto became, " Not how cheap, but how good." If A. T. Stewart sold goods at an average profit of, say, thirty per cent, he could well afford to sell a small portion of his stock at cost, or even at ten per cent below cost. He knew his stocks, and he made it a point never to carry goods over from one year to another.

Before he held one of his famous " Cost Sales," he would personally work all night, taking down from the shelves and out of drawers and showcases everything in the store. Then he himself would dictate what each article should be sold for. Here was exercise for a mind that worked by intuition. The master decided instantly on how much this thing would bring. In railroad managing there are two ways of making rates. One is the carefully figured-out cost of transportation. The other plan is to make a rate that will move the tonnage. A regular passenger rate is the rate that will afford a profit. An " excursion rate," a " homeseekers' rate," an " old-home rate," is the one that experience shows is necessary to tempt people to travel.

Drygoods deteriorate in quality when kept on the shelves for several months. Worse than that, they cease to attract the buyers. People go where there is life, activity, and are moved by that which is youthful, new and fresh. Old stocks become dead stocks, and dead stocks mean dead business and dead men, or bankruptcy. When it came to selling old stocks, Stewart paid no attention to the cost. He marked the tag in big, plain figures in red ink at the price he thought would move the goods. And usually he was right. We hear of his marking a piece of dress-goods forty-nine cents a yard. A department manager came in and in alarm explained that the goods cost fifty-three. " That has nothing to do with the case," replied Stewart; " we would not buy it today at fifty-three, and we do not want the stuff on our shelves even at forty-nine."

" But," said the manager, " this is a Cost Sale, and if we sell below cost we should explain that fact to our customers." And the answer was: " Young man, you must tell the customer only what she will believe. The actual truth is for ourselves."

Stewart worked for an average of profit and this he secured. His receipts mounted steadily year by year, until in Eighteen Hundred Fifty they were ten thousand dollars a day. And when he moved into his Business Palace at Astor Place, Tenth Street and Broadway, the sales jumped to an average of over fifty thousand dollars a day.

A. T. STEWART

WHEN A. T. Stewart built his Business Palace in Eighteen Hundred Sixty-five, it was the noblest business structure in America. Much of the iron used in it was supplied by Peter Cooper, and that worthy man was also consulted as to the plans.

Just a square away from Stewart's Business Palace stands Cooper Union. In selecting this location A. T. Stewart was influenced largely by the fact that it was so near to that center of art and education which Peter Cooper had made worldwide in fame. Stewart said, "My store shall vie with your museum, and people will throng it as they do an exposition." And his prophecy proved true.

At his death, in Eighteen Hundred Seventy-six, Stewart was the richest man in New York, save an Astor and a Vanderbilt, and these had inherited their wealth—wealth made through the rise of real estate—while Stewart had made his money in legitimate trade ☙ A. T. Stewart was worth forty million dollars. This vast estate was mostly frittered away, honeycombed and moth-eaten, by hungry attorneys. The business was carried on by Hessians who worked both ends against the middle, and let the estate foot the deficits. ¶ A. T. Stewart had a genius for trade, but he had no gift for giving. The world needs a school for millionaires, so that, since they can not take their millions with them, they can learn to leave their money wisely and well.

A. T. STEWART

After an up-and-down—mostly down—career of a decade, the Business Palace was bought by John Wanamaker. Again, and almost instantly, the Business Palace became a center of light and education, and the splendid aisles that a generation before had known the tread of the best people of Manhattan, again felt their step.

When Stewart built the Business Palace, people said, "Oh, it is too far uptown—nobody will go there." But they were wrong. When John Wanamaker moved in, many said, "Oh, it's beautiful—but you know, it is too far downtown—nobody will go there." And these were as wrong as the first. "Where McGinty sits is the head of the table." The trade siphoned itself thither under the magic name of Wanamaker, as though the shade of A. T. Stewart had been summoned from its confines in the Isles of Death.

In Stewart's day no sign had been placed on the building. He said, "Everybody will know it is A. T. Stewart's!" And they did. After his death the place was plastered with signs that called in throaty falsetto at the passer-by, like eager salesmen on the Midway who try to entice people to enter. The new management took all these signs down, and by the main entrance placed a modest tablet carrying this inscription:

John Wanamaker
Successor to
A. T. Stewart

A. T. STEWART

It was a comment so subtle that it took New York a year to awaken to its flavor of tincture of iron.

That little sign reminds one of how Disraeli was once dining with an American and two other Englishmen. In the course of the conversation the American proudly let slip the information that he traced a pedigree to parents who came to America in the Mayflower. One of the Englishmen here coughed, and vouchsafed the fact that he traced a lineage to Oliver Cromwell. A little pause followed, and the other guest spat, muzzled his modesty and said he traced to William the Conqueror. Disraeli, with great deliberation, made a hieroglyphic on the tablecloth with his fork and said, " And I trace a pedigree to Moses, who walked and talked with God on Mount Sinai, fifteen centuries before the birth of Christ."

John Wanamaker leaped the gulf of twenty years and traced direct to A. T. Stewart, as well he might, for it was Stewart's achievement that had first fired his imagination to do and become. A. T. Stewart was the greatest merchant of his time. And John Wanamaker has been not only a great merchant, but a teacher of merchants. And the John Wanamaker Stores now form a High School of economic industrialism.

John Wanamaker is still teaching, tapping new reservoirs of power as the swift-changing seasons pass. As a preacher and a teacher he has surely surpassed the versatile Stewart.

A. T. STEWART

TO succeed in business today it is not enough that you should look out for Number One: you must also look out for Number Two. That is, you must consider the needs of the buyer and make his interests your own. To sell a person something he does not want, or to sell him something at a price above its actual value, is a calamity—for the seller. Business is built on confidence. We make our money out of our friends—our enemies will not trade with us.

In law the buyer and the seller are supposed to be people with equal opportunity to judge of an article and pass on its value. Hence there is a legal maxim, "Caveat emptor"—"Let the buyer beware"—and this provides that when an article is once purchased and passes into the possession of the buyer it is his, and he has no redress for short weight, count or inferior quality. Behind that legal Latin maxim, "Caveat emptor," the merchant stood for centuries, safely entrenched. It was about Eighteen Hundred Sixty-five that it came to John Wanamaker, a young merchant just starting business in Philadelphia, that the law is wrong in assuming that buyer and seller stand on a parity, and have an equal opportunity for judging values. The dealer is a specialist, while the buyer, being a consumer of a great number of different things, has only a general knowledge, at best. The person with only a general idea as to values, pitted against a trained

specialist, is at a great disadvantage. Therefore, to be on ethical ground the seller must be the friend of the buyer—not his antagonist. For a seller to regard the buyer as his prey is worse than non-ethical—it is immoral—a violation of the Golden Rule.

These things came to the young man, John Wanamaker, with a great throb and thrill, and he at once proceeded to put his theories into execution, and on them his business was founded. The One-Price System—all goods marked in plain figures, and money back if not satisfied—these things were to revolutionize the retail trade of the world.

¶ John Wanamaker, of all men in America, seems to know that to stand still is to retreat. For more than forty years he has led the vanguard of the business world. He has been a teacher of merchants. His insight, initiative, originality and prophetic judgment have set the retailers of the world a pace. Many have learned much from him, and all have been influenced by him. Whether they knew it or not, and whether they would acknowledge it if they did know it, matters little ℵ Professor Zueblin once said of William Morris: "There is not a well-furnished house in Christendom but that shows the influence of his good taste and his gracious ideas of economy, harmony and honesty in home decoration." Likewise, we can truthfully say that there is not a successful retail store in America that does not show the influence of A. T. Stewart and his legitimate successor, John Wanamaker.

H. H. ROGERS

H. H. ROGERS

Success is rooted in reciprocity. He who does not benefit the world is headed for bankruptcy on the high-speed clutch.

—H. H. Rogers

H. H. ROGERS

ONE proof that H. H. Rogers was a personage and not a person lies in the fact that he was seldom mentioned in moderate language. Lawson passed him a few choice tributes; Ida Tarbell tarred him with her literary stick; Upton Sinclair declared he was this and that; Professor Herren averred that he bore no likeness whatever to Leo Tolstoy—and he might also have added, neither did he resemble Francis of Assisi or Simeon Stylites. Those who did not like him usually pictured him by recounting what he was not. My endeavor in this sketch will be simply to tell what he was

Henry Huddleston Rogers was a very human individual. He was born in the village of Fairhaven, Massachusetts, in the year Eighteen Hundred Forty. He died in New York City in Nineteen Hundred Nine, in his seventieth year. He was the typical American, and his career was the ideal one to which we are always pointing our growing youth. His fault, if fault it may be, was that he succeeded too well. Success is a hard thing to forgive. Personality repels as well as attracts.

The life of H. H. Rogers was the complete American romance. He lived the part—and he looked it. He did

not require a make-up. The sub-cortex was not for him, and even the liars never dared to say he was a hypocrite. H. H. Rogers had personality. Men turned to gaze at him on the street; women glanced, and then hastily looked, unnecessarily hard, the other way; children stared.

The man was tall, lithe, strong, graceful, commanding. His jaw was the jaw of courage; his chin meant purpose; his nose symboled intellect, poise and power; his brow spelled brain. He was a handsome man, and he was not wholly unaware of the fact. In him was the pride of the North American Indian, and a little of the reserve of the savage. His silence was always eloquent, and in it was neither stupidity nor vacuity. With friends he was witty, affable, generous, lovable. In business negotiation he was rapid, direct, incisive; or smooth, plausible and convincing—all depending upon the man with whom he was dealing. He often did to others what they were trying to do to him, and he did it first. He had the splendid ability to say "No" when he should, a thing many good men can not do. At such times his mouth would shut like a steel trap and his blue eyes would send the thermometer below zero. No one could play horse with H. H. Rogers. He, himself, was always in the saddle.

The power of the man was more manifest with men than with women, yet he was always admired by women, but more on account of his austerity than

his effort to please. He was not given to flattery; yet he was quick to commend. He had in him something of the dash that existed when knighthood was in flower. To the great of the earth, H. H. Rogers never bowed the knee. He never shunned an encounter, save with weakness, greed and stupidity. He met every difficulty, every obstacle, unafraid and unabashed. Even death to him was only a passing event—death for him had no sting, nor the grave a victory. He prepared for his passing, looking after every detail, as he had planned trips to Europe. Jauntily, jokingly, bravely, tremendously busy, keenly alive to beauty and friendship, deciding great issues offhand, facing friend or foe, the moments of relaxation chinked in with religious emotion and a glowing love for humanity—so he lived, and so he died.

An executive has been described as a man who decides quickly, and is sometimes right. H. H. Rogers was the ideal executive. He did not decide until the evidence was all in; he listened, weighed, sifted, sorted and then decided. And when his decision was made the case was closed ✍ ✍

Big men, who are doing big things that have never been done before, act on this basis, otherwise they would be ironed out to the average, and their dreams would evaporate like the morning mist. The one thing about the dreams of H. H. Rogers is that he made them come true.

H. H. ROGERS

GIVE me neither poverty nor riches," said the philosopher. The parents of H. H. Rogers were neither rich nor poor. They had enough, but there was never a surfeit. They were of straight New England stock. Of his four great-grandfathers, three fought in the Revolutionary War.

According to Thomas Carlyle, respectable people were those who kept a gig. In some towns the credential is that the family shall employ a " hired girl." In Fairhaven the condition was that you should have a washerwoman one day in the week. The soapy wash-water was saved for scrubbing purposes—this was in Massachusetts—and if the man of the house occasionally smoked a pipe he was requested to blow the smoke on the plants in the south windows, so as to kill the vermin. Nothing was wasted.

The child born into such a family where industry and economy are prized, unless he is a mental defective and a physical cripple, will be sure to thrive.

The father had made one trip in a whaler. He was gone three years and got a one-hundred-and-forty-seventh part of the catch. The oil market was on a slump, and so the net result for the father of a millionaire-to-be was ninety-five dollars and twenty cents. This happy father was a grocer, and later a clerk to a broker in whale-oil. Pater had the New England virtues to such a degree that they kept him poor. He was cautious, plus

To make, you have to spend; to grow a crop, you have to plant the seed. Here 's where you plunge—it is a gamble, a bet on the seed versus the eternal cussedness of things. It 's you against the chances of a crop. If the drought comes, or the flood, or the chinch-bug, or the brown-tailed moth, you may find yourself floundering in the mulligatawney.

Aside from that one cruise to the whaling-grounds, Rogers Pere played the game of life near home and close to shore. The easy ways of the villagers are shown by a story Mr. Rogers used to tell about a good neighbor of his—a second mate on a whaler. The bark was weighing anchor and about to sail. The worthy mate tarried at a barroom over in New Bedford. " Ain't you going home to kiss your wife good-by? " some one asked. And the answer was: " What 's the use? I 'm only going to be gone two years."

Half of Fairhaven was made up of fishermen, and the rest were widows and the usual village contingent. The widows were the washerwomen.

Those who had the price hired a washerwoman one day in the week. This was not so much because the mother herself could not do the work, as it was to give work to the needy and prove the Jeffersonian idea of equality. The wash-lady was always seated with the family at table, and besides her wage was presented with a pie, a pumpkin, or some outgrown garment. Thus were the Christian virtues liberated. ¶ Where the

gray mare is the better horse, her mate always lets up a bit on his whiffletree and she draws most of the load. It was so here. The mother planned for the household. She was the economist, bursar and disburser. She was a member of the Congregational Church, with a liberal bias, which believed in "endless consequences," but not in "endless punishment." Later the family evolved into Unitarians by the easy process of natural selection. The father said grace, and the mother led in family prayers. She had ideas of her own and expressed them ℵ The family took the Boston "Weekly Congregationalist" and the Bedford "Weekly Standard." In the household there was a bookcase of nearly a hundred volumes. It was the most complete library in town, with the exception of that of the minister.

The house where H. H. Rogers was born still stands. Its frame was made in Sixteen Hundred Ninety—mortised, tenoned and pinned. In the garret the rafters show the loving marks of the broadax—to swing which musical instrument with grace and effectiveness is now a lost art.

How short is the life of man! Here a babe was born, who lived his infancy, youth, manhood; who achieved as one in a million; who died: yet the house of his birth —old at the time—still stubbornly stands as if to make mock of our ambitions. A hundred years ago Fairhaven had a dozen men or more who, with an auger, an adz,

a broadax and a drawshave, could build a boat or a house warranted to outlast the owner.

I had tea in this house where H. H. Rogers was born and where his boyhood days were spent. I fetched an armful of wood for the housewife, and would have brought a bucket of water for her from the pump, only the pump is now out of commission, having been replaced by the newfangled waterworks presented to the town by a Standard Oil magnate. Here Henry Rogers brought chips in a wheelbarrow from the shipyard on baking-days; here he hoed the garden and helped his mother fasten up the flaming, flaring hollyhocks against the house with strips of old sailcloth and tacks.

There were errands to look after, and usually a pig, and sometimes two, that accumulated adipose on purslane and lamb's-quarters, with surplus clams for dessert, also quahaugs to preserve the poetic unities. Then there came a time when the family kept a cow, which was pastured on the common, the herd being looked after by a man who had fought valiantly in the War of Eighteen Hundred Twelve, and who used to tell the boys about it, fighting the battles over with crutch and cane.

In the Winter the ice sometimes froze solid clean across Buzzards Bay. The active and hustling boys had skates made by the village blacksmith. Henry Rogers had two pair, and used to loan one pair out for two cents

an hour. Boys who had no skates and could not beg or borrow and who had but one cent could sometimes get one skate for a while and thus glide gracefully on one foot. There was good fishing through the ice, only it was awful cold work and not much pay, for fish could hardly be given away. In the Summer there were clams to dig, blueberries to gather, and pond-lilies had a value—I guess so! Then in the early Spring folks raked up their yards and made bonfires of the Winter's debris. Henry Rogers did these odd jobs, and religiously took his money home to his mother, who placed it in the upper right-hand corner of a bureau drawer. The village school was kept by an Irishman who had attended Harvard. He believed in the classics and the efficacy of the ferrule, and doted on Latin, which he also used as a punishment. Henry Rogers was alive and alert and was diplomatic enough to manage the Milesian pedagogue without his ever knowing it. The lessons were easy to him—he absorbed in the mass. Besides that, his mother helped nights by the light of a whale-oil lamp, for her boy was going to grow up to be a school-teacher—or possibly a minister, who knows!

Out in Illinois, when the wanderlust used to catch the evolving youth, who was neither a boy nor a man, he ran away and went Out West. In New England the same lad would have shipped before the mast, and let his parents guess where he was—their due punishment for lack of appreciation.

H. H. ROGERS

To grow up on the coast and hear the tales of the seafaring men who have gone down to the sea in ships, is to catch it sooner or later. At fifteen Henry Rogers caught it, and was duly recorded to go on a whaler. Luckily his mother got word of it, and canceled the deal. About then, good fortune arrived in the form of Opportunity. The young man who peddled the New Bedford "Standard" wanted to dispose of his route

Henry bought the route and advised with his mother afterward, only to find that she had sent the seller to him. Honors were even. His business was to deliver the papers with precision. Later he took on the Boston papers, also. This is what gave rise to the story that Henry Rogers was a newsboy.

He was a newsboy, but he was a newsboy extraordinary. He took orders for advertisements for the "Standard," and was also the Fairhaven correspondent, supplying the news as to who was visiting whom; giving names of good citizens who were shingling their chicken-houses, and mentioning those enjoying poor health. Whether the news did anybody any good or not matters little—the boy was learning to write. In after-years he used to refer to this period of his life as his "newspaper career." Superstitious persons have been agitated about that word "Standard," and how it should have ominously come into the life of H. H. Rogers at this early time.

When the railroad came in, Henry got a job as assistant baggageman. The conductorship was in sight—twenty years away, but promised positively by a kind relative—when something else appeared on the horizon, and a good job was exchanged for a better one.

An enterprising Boston man had established a chain of grocery-stores along the coast, and was monopolizing the business or bidding fair to do so. By buying for many stores, he could buy cheaper than any other one man could. But the main point of the plan was the idea of going to the home, taking the order and delivering the goods. Before that, if you wanted things you went to the store, selected them and carried them home. To have asked the storekeeper to deliver the goods to your house would have given that gentleman heart-failure. He did mighty well to carry in stock the things that people needed. But here was a revolutionary method—a new deal. Henry Rogers' father said it was initiative gone mad, and would last only a few weeks. Henry Rogers' mother said otherwise, and Henry agreed with her. He had clerked in his father's grocery, and so knew something of the business. Moreover, he knew the people—he knew every family in Fairhaven by name, and almost every one for six miles around as well.

He started in at three dollars a week, taking orders and driving the delivery-wagon. In six months his pay was five dollars a week and a commission. In a year

he was making twenty dollars a week. He was only eighteen—slim, tall, bronzed and strong. He could carry a hundred pounds on his shoulder. The people along the route liked him: he was cheerful and accommodating ℵ Not only did he deliver the things, but he put them away in cellar, barn, closet, garret or cupboard. He did not only what he was paid to do, but more. He anticipated Ali Baba, who said, "Folks who never do any more than they get paid for, never get paid for anything more than they do." It was the year Eighteen Hundred Fifty-nine, and Henry Rogers was making money. He owned his route, and the manager of the stores was talking about making him assistant superintendent. Had he stuck to his job he might have become a partner in the great firm of Cobb, Bates and Yerxa, and put Bates to the bad. It would have then been Cobb, Rogers and Yerxa —and later, H. H. Rogers, Dealer in Staple and Fancy Groceries. But something happened about this time that shook New Bedford to its center, and gave Fairhaven a thrill.

Whale-oil was whale-oil then, and whale-oil and New Bedford were synonymous. Now, a man out in Pennsylvania had bored down into the ground and struck a reservoir. A sort of spouting sperm-whale! But with this important difference: whales spout sea-water, while this gusher spouted whale-oil, or something just as good ℵ ℵ

H. H. ROGERS

THE year Eighteen Hundred Fifty-nine is an unforgetable date—a date that ushers in the Great American Renaissance, in which we now live. Three very important events occurred that year. One was the hanging of Old John Brown, who was fifty-nine years old, and thus not so very old. This event made a tremendous stir in Fairhaven, just as it did everywhere, especially in rural districts. The second great event that happened in Eighteen Hundred Fifty-nine was the publication of a book by a man born in Eighteen Hundred Nine, the same year that Lincoln was born. The man's name was Charles Darwin, and his book was " The Origin of Species." His volume was to do for the theological world what John Brown's raid did for American politics. The third great event that occurred in Eighteen Hundred Fifty-nine was when a man by the name of Edwin L. Drake, Colonel by grace, bored a well and struck " rock-oil " at Titusville, Pennsylvania.

At that time " rock-oil " or " coal-oil " was no new thing. It had been found floating on the water of streams in West Virginia, Kentucky, Ohio and Pennsylvania. ¶ There were rumors that some one in digging for salt had tapped a reservoir of oil that actually flowed a stream. There were oil-springs around Titusville and along Oil Creek. The oil ran down on the water and was skimmed off by men in boats. Several men were making modest fortunes by bottling the stuff and

selling it as medicine. In England it was sold as " American Natural Oil," and used for a liniment. The Indians had used it, and the world has a way of looking to aborigines for medicine, even if not for health. Spiritualistic mediums and doctors bank heavily on Indians. This natural oil was known to be combustible. Out of doors it helped the campfire. But if burned indoors it made a horrible smoke and a smell to conjure with. Up to that time whale-oil mostly had been used for illuminating and lubricating purposes. But whale-oil was getting too high for plain people. It looked as if there were a " whale trust." Some one sent a bottle of this " natural " oil down to Professor Silliman of Yale to have it analyzed. Professor Silliman reported that the oil had great possibilities if refined, both as a luminant and as a lubricant.

To refine it, a good man who ran a whisky-still tried his plan of the worm that never dies, with the oil. The vapor condensed and was caught in the form of an oil that was nearly white. This oil burned with a steady flame, if protected by a lamp-chimney.

Rock-oil in Eighteen Hundred Fifty-eight was worth twenty dollars a barrel. Lumbermen out of a job turned skimmers, and often collected a barrel a day, becoming as it were members of the cult known as the Predatory Rich

This is what tempted Colonel Drake to bore his well, and see if he might possibly strike the vein that was

making the skimmers turn octopi. It took Drake nearly a year to drill his well. He met with various obstacles and difficulties, but on August Twenty-second, Eighteen Hundred Fifty-nine, that neck of the woods was electrified by the news that Drake's Folly was gushing rock-oil ☙ ☙

Soon there were various men busily boring all round the neighborhood, with the aid of spring-poles and other rude devices. Several struck it rich, but many had their labor for their pains. One man was getting sixty-five barrels a day and selling the oil for eighteen dollars a barrel.

The trouble was to transport the oil. Barrels were selling for five dollars each, and there were no tanks. This was a lumber country, with no railroads within a hundred miles. One enterprising man went down to Pittsburgh and bought a raft-load of barrels, which he towed up the Allegheny River to the mouth of Oil Creek. Then for ten dollars a day he hired farmers with teams to take the barrels to Titusville and fill them and bring them back. The oil was floated down to Pittsburgh and sold at a big profit. Stills were made to refine the oil, which was sold to the consumer at seventy-five cents a gallon. The heavy refuse-oils were thrown away.

In Eighteen Hundred Sixty began the making of lamp-chimneys, a most profitable industry. The chimneys sold for fifty cents each, and with the aid of Sir Isaac

Newton's invention did not long survive life's rude vicissitudes

Men were crowding into the oil country, lured by the tales of enormous fortunes and rich finds. No one could say what you might discover by digging down into the ground. One man claimed to have struck a vein of oyster-soup. And anyway he sold oyster-soup over his counter at a dollar a dish. Gas-gushers were lighted and burned without compunction as to waste. Gamblers were working overtime.

The first railroad into the oil country came from Pittsburgh, and was met with fight and defiance by the Amalgamated Brotherhood of Teamsters, who saw their business fading away. The farmers, too, opposed the railroad, as they figured that it meant an end to horse-flesh, except as an edible. But the opposition wore itself out, and the railroads replaced its ripped-up rails, and did business on its grass-grown right of way and streaks of rust.

The second railroad came from Cleveland, which city was a natural distributing-point to the vast consuming territory lying along the Great Lakes.

John D. Rockefeller, a clerk in a Cleveland commission-house, became interested in the oil business in Eighteen Hundred Sixty-two. He was then twenty-three years old, and had five hundred dollars in the bank saved from his wages. He put this money into a refining-still at Titusville, with several partners, all workingmen.

John peddled the product and became expert on " pure white " and " straw color." He also saw that a part of the so-called refuse could be re-treated and made into a product that was valuable for lubricating purposes

Other men about the same time made a like discovery. It was soon found that refined oil could not be shipped with profit; the barrels often had to be left in the sunshine or exposed to the weather, and transportation facilities were very uncertain. The still was then torn out and removed to Cleveland.

The oil business was a most hazardous one. Crude oil had dropped from twenty dollars a barrel to fifty cents a barrel. No one knew the value of oil, for no one knew the extent of the supply. An empty barrel was worth two dollars, and the crude oil to fill it could be bought for less than half that.

H. H. ROGERS

AT twenty-one, two voices were calling to Henry Rogers: love of country and business ambition. The war was coming and New England patriotism burned deep in the Rogers heart. But this young man knew that he had a genius for trade. He was a salesman—that is to say, he was a diplomat and an adept in the management of people. Where and how could he use his talent best? ¶ When Sumter was fired upon, it meant that no ship flying the Stars and Stripes was safe. The grim aspect of war came home to New Bedford with a reeling shock, when news arrived that a whaler, homeward bound, had been captured, towed into Charleston Harbor, and the ship and cargo confiscated. It was a blow of surprise to the captain and sailors on this ship, too, for they had been out three years and knew nothing of what was going on at home. Then certain Southern privateers got lists of the New England whale-ships that were out, and lay in wait for them as whalers lie in wait for the leviathan.

Prices of whale-oil soared like balloons. New England ships at home tied up close or else were pressed into government service. The high price of oil fanned the flame of speculation in Pennsylvania.

Henry H. Rogers was twenty-one. It was a pivotal point in his life. He was in love with the daughter of the captain of a whaler. They were neighbors and had been schoolmates together. Henry talked it over

with Abbie Gifford—it was war or the oil-fields of Pennsylvania! And love had its way, just as it usually has. The ayes had it, and with nearly a thousand dollars of hard-earned savings he went to the oil-fields. At that time most of the crude oil was shipped to tide-water and there refined. In the refining process, only twenty-five per cent of the product was saved, seventy-five per cent being thrown away as worthless. It struck young Rogers that the refining should be done at the wells, and the freight on that seventy-five per cent saved. To that end he entered into a partnership with Charles Ellis, and erected a refinery between Titusville and Oil City.

Rogers learned by doing. He was a practical refiner, and soon became a scientific one. The first year he and Ellis divided thirty thousand dollars between them. ¶ In the Fall of Eighteen Hundred Sixty-two, when he went back to Fairhaven to claim his bride, Rogers was regarded as a rich man. His cruise to Pennsylvania had netted him as much as half a dozen whales. The bride and groom returned at once to Pennsylvania and the simple life. Henry and Abbie lived in a one-roomed shack on the banks of Oil Creek. It was love in a cottage all right, with an absolute lack of everything that is supposed to make up civilization. It was n't exactly hardship, for nothing is really hardship to lovers in their twenties but separation. Still they thought, talked and dreamed of the bluefish, the blueberries,

the blue waters, and the sea-breezes of Fairhaven ❧ About this time, Charles Pratt of Brooklyn, a dealer and refiner of oils, appeared upon the horizon. Pratt had bought whale-oil of Ellis in Fairhaven. Pratt now contracted for the entire output of Rogers and Ellis at a fixed price. All went well for a few months, when crude suddenly took a skyward turn, owing to the manipulation of speculators. Rogers and Ellis had no wells and were at the mercy of the wolves. They struggled on, trying to live up to their contract with Pratt, but soon their surplus was wiped out, and they found themselves in debt to Pratt to the tune of several thousand dollars.

Rogers went on to New York and saw Pratt, personally assuming the obligation of taking care of the deficit. Ellis disappeared in the mist.

The manly ways of Rogers so impressed Pratt that he decided he needed just such a man in his business. A bargain was struck, and Rogers went to work for Pratt. The first task of young Rogers was to go to Pennsylvania and straighten out the affairs of the Pennsylvania Salt Company, of which Pratt was chief owner. The work was so well done that Pratt made Rogers foreman of his Brooklyn refinery.

It was twenty-five dollars a week, with a promise of a partnership if sales ran over fifty thousand dollars a year ❧ How Henry Rogers moved steadily from foreman to manager, and then superintendent of Pratt's Astral

Oil Refinery, is one of the fairy-tales of America. Pratt finally gave Rogers an interest in the business, and Rogers got along on his twenty-five dollars a week, although the books showed he was making ten thousand dollars a year. He worked like a pack-mule. His wife brought his meals to the " works," and often he would sleep but three hours a night, as he could snatch the time, rolled up in a blanket by the side of a still.

Then comes John D. Rockefeller from Cleveland, with his plans of co-operation and consolidation. Pratt talked it over with Rogers, and they decided that the combination would steady the commercial sails and give ballast to the ship. They named their own terms. The Rockefellers sneezed, and then coughed. The next day John D. Rockefeller came back and quietly accepted the offer exactly as Rogers had formulated it.

The terms were stiff, but Rockefeller, a few years later, got even with the slightly arrogant Rogers by passing him this: " I would have paid you and Pratt twice as much if you had demanded it." " Which you are perfectly safe in saying now—since the past is a dry hole." And they shook hands solemnly. Rockefeller ordered a glass of milk and Rogers took ginger-ale.

Rockefeller was only one year older than Rogers, but seemed twenty. John D. Rockefeller was always old and always discreet; he never lost his temper; he was warranted non-explosive from childhood. Henry Rogers at times was spiritual benzine.

H. H. ROGERS

IN Eighteen Hundred Seventy-two there were twenty-six separate oil-refineries in Cleveland. Refined oil sold to the consumer for twenty cents a gallon; and much of it was of an unsafe and uncertain quality—it was what you might call erratic. Some of the refineries were poorly equipped, and fire was a factor that made the owners sit up nights when they should have been asleep. Insurance was out of the question.

One of these concerns was the Acme Oil Company, of which John D. Archbold was President. Its capital was forty thousand dollars, some of which had been paid in, in cash. William Rockefeller was at the head of still another company; and John D. Rockefeller, brother of William, and two years older, had an interest in three more concerns.

Outbidding each other for supplies, hiring each other's men, with a production made up of a multiplicity of grades, made the business one of chaotic uncertainty. The rule was "dog eat dog."

Then it was that John D. Rockefeller conceived the idea of combining all the companies in Cleveland and as many elsewhere as possible, under the name of The Standard Oil Company. The corporation was duly formed with a capital of one million dollars. The Pratt Oil Company, with principal works in Brooklyn, but a branch in Cleveland, was one of the twenty concerns that were absorbed. The stocks of the various concerns

were taken up and paid for in Standard Oil certificates. ¶ And so it happened that Henry H. Rogers, aged thirty-two, found himself worth a hundred thousand dollars, not in cash, but in shares that were supposed to be worth par, and should pay, if rightly managed, seven or eight per cent. He was one of the directors in the new company.

It was an enviable position for any young man. Of course there were the wiseheimers then as now, and statements were made that The Pratt Oil Company had been pushed to the wall, and would shortly have its neck wrung by John D. Rockefeller and have to start all over. But these prophets knew neither Rockefeller nor Rogers, and much less the resources and wants of the world. In very truth, neither the brothers Rockefeller, Rogers, nor Archbold, nor any one of that score of men who formed The Standard Oil Company, ever anticipated, even in their wildest dreams, the possibilities in the business. The growth of America in men and money has been a thing unguessed and unprophesied. Thomas Jefferson seemed to have had a more prophetic eye than any one else, but he never imagined the railroads, pipe-lines, sky-scrapers, iron steamships, telegraphs, telephones, nor the use of electricity and concrete. He did, however, see our public-school system, and he said that " by the year Nineteen Hundred the United States will have a population of fifty million people." This is why he made

that real-estate deal with Napoleon, which most Americans of the time thought a bad bargain. Rogers had great hope and an exuberant imagination, but the most he saw for himself was an income of five thousand dollars a year, and a good house, unencumbered, with a library and a guest-room. In addition, he expected to own a horse and buggy. He would take care of the horse himself, and wash the buggy, also grease the axles. In fact, his thoughts were on flowers, books, education, and on cultivating his mental acreage.

John D. Rockefeller was sorely beset by business burdens. The Standard Oil Company had moved its headquarters to New York City, where its business was largely exporting. The brothers Rockefeller found themselves swamped under a mass of detail. Power flows to the men who can shoulder it, and burdens go to those who can carry them.

Here was a business without precedent, and all growing beyond human thought. To meet the issues as they arise the men at the head must grow with the business. ¶ Rogers could make decisions, and he had strength like silken fiber. He could bend, but never break. His health was perfect; his mind was fluid; he was alive and alert to all new methods and plans; he had great good-cheer, and was of a kind to meet men and mold them. He set a pace which only the very strong could follow, but which inspired all. John D. Rockefeller worked himself to a physical finish, twenty years ago;

and his mantle fell by divine right on " H. H." with John D. Archbold as understudy.

Since John D. Rockefeller slipped out from under the burden of active management of The Standard Oil Company, about the year Eighteen Hundred Eighty-eight, the business has more than quadrupled.

John D. Rockefeller never got mad, and Rogers and Archbold made it a rule never to get mad at the same time. When the stress and strife began to cause Rockefeller to lose his hair and his appetite, he once pulled down his long upper lip and placidly bewailed his inability to take a vacation. Like many another good man, he thought his presence was a necessity to the business

" Go on with you," said H. H.; " am I not here? Then there is Archbold—he is always Johnny on the spot."

Rockefeller smiled a sphinx-like smile, as near as he ever came to indulging in a laugh, and mosied out of the room. That night he went up to the Catskills. The next day a telegram came from Rockefeller addressed to " Johnny-on-the-Spot, Twenty-six Broadway." The message was carried directly to John D. Archbold, without question, and duly receipted for.

Since then the phrase has become almost a classic; but few people there be who know that it was Rogers who launched it, or who generally are aware that the original charter member of the On-the-Spot Club was Johnny Archbold.

H. H. ROGERS

H. ROGERS was a trail-maker, and as a matter of course was not understanded of the people who hug close to the friendly backlog and talk of other days and the times that were.

¶ Rogers was an economist—perhaps the greatest economist of his time. And an economist deals with conditions, not theories; facts, not fancies.

A few years ago, all retail grocers sold kerosene. The kerosene-can with its spud on the spout was a household sign. Moreover, we not only had kerosene in the can, but we had it on the loaf of bread, and on almost everything that came from the grocer's. For, if the can did not leak, it sweat, and the oil of gladness was on the hands and clothes of the clerk. The grocers lifted no howl when the handling of kerosene was taken out of their hands. In truth, they were never so happy, as kerosene was hazardous to handle and entailed little profit—the stuff was that cheap! Besides that, a barrel of forty-two gallons measured out to the user about thirty-eight gallons. Loaded into cars, bumped out, lying in the sun on station-platforms, it always and forever hunted the crevices. Schemes were devised to line the inside of barrels with rosin, but always the stuff stole forth to freedom. Freight, cartage, leakage, cooperage and return of barrels meant loss of temper, trade and dolodocci. Realizing all these things, H. H. Rogers, aided by his able major-general, John D. Archbold, revolutionized the trade.

H. H. ROGERS

The man who now handles your kerosene does not handle your sugar. He is a specialist.

In every town in America of more than one thousand people is a Standard Oil agency. The oil is delivered from tank-cars into iron tanks. From there it is piped into tank-wagons. This wagon comes to your door, and the gentlemanly agent sees that your little household tank is kept filled. All you have to do is to turn a faucet. Aye, in this pleasant village of East Aurora is a Standard Oil agent who will fill your lamp and trim the wick, provided you buy your lamps, chimneys and wicks of him.

And this service is Standard Oil Service—it extends from Halifax to San Diego; from New Orleans to Hudson Bay. In very truth, it covers the world ☙

This service, with prohibition in the South, has ruined the cooper's trade, the trade that introduced H. M. Flagler into the Standard Oil Company.

The investment in cooperage used in the oil business has shrunk from a hundred millions to less than five millions, while the traffic in oil has doubled.

And the germ of this service to the consumer came from the time when Henry Rogers worked a grocery route for a co-operative concern that cut out the expensive middleman and instead focused on a faultless service to the consumer.

H. H. ROGERS

THE name "petroleum" is Latin. The word has been in use since the time of Pliny, who lived neighbor to Paul in Rome, when the Apostle abided in his own hired house, awaiting trial under an indictment for saying things about the Established Religion.

Until within sixty years, the world thought that petroleum was one simple substance. Now we find it is a thousand, mixed and fused and blended in the crucible of Time.

Science sifts, separates, dissolves, analyzes, classifies. The perfumes gathered by the tendrils of violet and rose, in their divine desire for expression, are found in petroleum. Aye, the colors and all the delicate tints of petal, of stamen and of pistil, are in this substance stored in the dark recesses of the earth.

Petroleum has yielded up over two thousand distinct substances, wooed by the loving, eager caress of the chemist. All the elements that go to make up the earth are there. Hundreds of articles used in commerce and in our daily lives are gotten from petroleum. To secure these in a form fit for daily use was the tireless task of Henry H. Rogers. Not by his own hands, of course, for life is too short for that, but the universities of the round world have been called upon for their men of brains

Rogers' business was to discover men. This is a phase of the history of The Standard Oil Company that has

not yet been written, but which is of vastly greater importance than the motions of well-meaning but non-producing attorneys, whose mental processes are "dry holes."

"Science is classification," said Aristotle to his bad boy pupil, Alexander, three hundred forty years before Christ. "Science is commonsense classified," said Herbert Spencer. "Science eliminates the worthless and the useless and then makes use of it in something else," said Thomas A. Edison.

H. H. Rogers utilized the worthless; and the dividends of The Standard Oil Company are largely a result of cashing-in by-products. Rogers not only rendered waste products valuable, but he utilized human energies, often to the great surprise of the owner.

That gentle Tarbell slant to the effect that "even the elevator-boys in The Standard Oil offices are hired with an idea of their development," is a great compliment to a man who was not only a great businessman, but a great teacher. And all influential men are teachers—whether they know it or not. Perhaps we are all teachers—of good or ill—I really do not know ☙ But the pedagogic instinct was strong in Rogers. He barely escaped a professorship. He built schoolhouses, and if he had had time he would have taught in them. He looked at any boy, not for what he was, but for what he might become. He analyzed every man, not for what he was, but for what he might have been,

or what he would be. ¶ Humanity was Rogers' raw stock, not petroleum. And his success hinged on bringing humanity to bear on petroleum, or, if you please, by mixing brains with rock-oil, somewhat as Horace Greeley advised the farmer to mix brains with his compost

In judging a man we must in justice to ourselves ask, "What effect has this man's life, taken as a whole, had on the world?"

To lift out samples here and there and hold them up does not give us the man, any more than a sample brick gives you a view of the house. And viewing the life of Rogers for years, from the time he saw the light of a whale-oil lamp in Fairhaven, to the man as we behold him now, we must acknowledge his initiative and his power. He gave profitable work to millions. He directly made homes and comforts possible for thousands upon thousands. He helped the young, without number, to find themselves in their work and at their work. In a material way he added vast millions to the wealth of the world by the utilization of products which were considered worthless.

He gloried in the fresh air, in the blasts of Winter, or in the zephyrs of Spring. The expanse of heaving, tossing ice was just as beautiful to him as the smooth flow of Hendrick Hudson's waters, as they hasten to the sea

The storied "Twenty-six Broadway" is no den of

ogres, no gambling-resort of dark and devious ways. It is simply an office-building, full of busy men and women—workers who waste neither time nor money. You will find there no figureheads, no gold lace, no pomps and ceremonies. If you have business there, you locate your man without challenge. All is free, open, simple and direct.

On the top floor is a restaurant, where all lunch in a common, fraternal way, jolly and jocund, as becomes men who carry big burdens.

The place is democratic to a fault, for the controlling spirits of Twenty-six Broadway are men who have come by a rocky road, having conquered great difficulties, overcome great obstacles, and while often thirsting for human sympathy have nevertheless been able to do without it.

Success is apt to sour, for it begets an opposition that is often cruel and unjust. Reorganization gives the demagogue his chance; and often his literary lyddite strikes close.

But Rogers was great enough to know that the penalty of success must be paid. He took his medicine, and smiled

H. H. ROGERS

TIME was when a millionaire was a man worth a million dollars. But that day is past & Next, a millionaire was a man who made a million dollars a year. That, too, is obsolete. The millionaire now is the man who spends a million dollars a year. In this new and select class, a class which does not exist outside of America, H. H. Rogers was a charter member.

" He was a royal gentleman," said Booker T. Washington to me. " When I was in need, I held H. H. Rogers in reserve until all others failed me, then I went to him and frankly told my needs. He always heard me through, and then told me to state the figure. He never failed me."

Rogers gave with a lavish hand, but few of his benefactions, comparatively, were known. The newspapers have made much of his throwing a hawser to Mark Twain and towing the Humorist off a financial sand-bar. Also, we have heard how he gave Helen Keller to the world; for without the help of H. H. Rogers that wonderful woman would still be like unto the eyeless fish in the Mammoth Cave. As it is, her soul radiates an inward light and science stands uncovered. But there were very many other persons and institutions that received very tangible benefits from the hands of H. H. Rogers.

One method he had of giving help to ambitious young men was to invest in stock in companies that were not

quite strong enough financially to weather a gale. And very often these were very bad investments. Had Rogers stuck to Standard Oil his fortune would have been double what it was. But for the money he did not much care—he played the game.

Mr. Rogers was too wise to give to individuals. He knew that mortal tendency referred to by Saint Andre de Ligereaux as "Hubbard's Law," or the Law of Altruistic Injury. This law provides that whenever you do for a person a service which he is able and should do for himself, you work him a wrong instead of a benefit. H. H. Rogers sought to give opportunity, not things. When he invested a million dollars in a tack-factory in Fairhaven, it was with intent to supply employment to every man or woman, or boy or girl, in Fairhaven, who desired work.

He wanted to make poverty inexcusable. Yet he realized that there were cases where age and disease had sapped the person's powers, and to such he gave by stealth, or through friends whom he loved and trusted. Mrs. W. P. Winsor, of Fairhaven, for instance, worked days and months overtime on the bidding of Mr. Rogers, caring for emergency cases, where girls and boys were struggling to get an education and care for aged parents and invalid brothers and sisters; or where Fate had been unkind and God, seemingly, had forgot.

Houses were painted, mortgages were lifted, taxes paid, monuments erected, roadways laid out, books furnished,

trees planted, ditches dug, bathrooms installed, swamps drained, bridges built, in hundreds of instances.

This is not philanthropy of a high order, perhaps, but Rogers hated both the words " charitable " and " philanthropic " as applied to himself. All he claimed to be was a businessman who paid his debts and who tried to make others pay theirs. The people he helped were the people he knew, or had known, and they were folks who had helped him. He never forgot a benefit—nor a wrong. He was a very human individual. To give to a person where the account is not balanced by a mutual service is, probably, to add an enemy to your list. You have uncovered the weakness of your man—he is an incompetent—and he will never forgive you for making the discovery.

When H. H. Rogers paid off Mark Twain's indebtedness to the tune of ninety thousand dollars, he did not scratch a poet and find an ingrate. What he actually discovered was a philosopher and a prophet without a grouch.

Somewhere I have said that there were only two men in America who could be safely endowed. One is Luther Burbank and the other Booker T. Washington. These men have both made the world their debtors. They are impersonal men—sort of human media through which Deity is creating. They ask for nothing: they give everything.

Mark Twain belongs in the same select list. The

difference between Mark Twain and Luther Burbank is this: Mark hoes his spiritual acreage in bed, while Luther Burbank works in the garden. Luther produces spineless cacti, while Mark gives spineless men a vertebra. Mark makes us laugh, in order that he may make us think. ¶ The last time I saw H. H. Rogers was in his office at Twenty-six Broadway. Out through a half-doorway, leading into a private conference-room, I saw a man stretched out on a sofa asleep. A great shock of white hair spread out over the pillow that held his head; and Huck Finn snores of peace, in rhythmic measures, filled the room.

Mr. Rogers noticed my glance in the direction of the Morpheus music. He smiled and said, "It 's only Mark—he 's taking a little well-earned rest—he was born tired, you know."

If Mark Twain were not a rich man himself, rich in mines of truth, fields of uncut fun, and argosies sailing great spiritual seas, coming into port laden with commonsense, he would long since have turned on his benefactor and nailed his hide on the barn-door of obliquity. As it is, Mark takes his own, just as Socrates did from Mr. and Mrs. Pericles. Aye, or as did Bronson Alcott, who once ran his wheelbarrow into the well-kept garden of Ralph Waldo Emerson. The Orphic One was loading up with potatoes, peas, beans and one big yellow pumpkin, when he glanced around and saw the man who wrote "Self-Reliance" gazing at him

seriously and steadily over the garden-wall. The author of the author of " Little Women " winced, but bracing up, gave back stare for stare, and in a voice flavored with resentment and defiance said, " I need them! " ¶ And the owner of the garden grew abashed before that virtuous gaze, murmured apologies, and retreated in good order.

And Mark Twain used to explain it thus: " You see, it is like this: Rogers furnishes the plans and I foot the bills." And this was all there was about it. Only a big man can take his own without abasement.

Mark Twain has made two grins grow where there was only a growl before. I don't care where he gets his vegetables—nor where he takes a well-earned nap —and neither does he.

H. H. ROGERS

THE average millionaire believes in education, because he has heard the commodity highly recommended in the newspapers. Usually, he is a man who has not had college advantages, and so he is filled with the fallacy that he has dropped something out of his life. We idealize the things that are not ours. H. H. Rogers was an exception—he was at home in any company. He took little on faith. He analyzed things for himself. And his opinion was that the old-line colleges tended to destroy individuality and smother initiative. He believed that the High School was the key to the situation, and to carry the youth beyond this was to run the risk of working his ruin. " The boy who leaves the High School at seventeen, and enters actual business, stands a much better chance of success than does the youth who comes out of college at twenty-one, with the world yet before him," he said.

He himself was one of the first class that graduated from the old Fairhaven Grammar School. He realized that his success in life came largely from the mental ammunition that he had gotten there, and from the fact that he made a quick use of his knowledge. Yet he realized that the old Fairhaven High or Grammar School was not a model institution. " It has a maximum of discipline and a minimum of inspiration," he used to say. The changing order of education found a quick response in his heart. He never brooded over his lack

of advantages. On the other hand, he used often to refer to the fact that his childhood was ideal. But all around he saw children whose surroundings were not ideal, and these he longed to benefit and bless.

And so in Eighteen Hundred Eighty, when he was forty years of age, he built a Grammar Manual-Training School and presented it to the town. It was called the Rogers School. Such a gift to a town is enough to work the local immortality of the giver. But the end was not yet. In a few years, Rogers—or Mrs. Rogers, to be exact—presented to the village a Town Hall, beautiful and complete, at a cost of something over two hundred fifty thousand dollars. Next came the Millicent Public Library, in memory of a beloved daughter.

When his mother passed away, as a memorial to her he built a church and presented it to the Unitarian denomination. It is probably the most complete and artistic church in America. Its cost was a million dollars.

¶ The Fairhaven Waterworks System was a present from Mr. Rogers. And lastly was the Fairhaven High School, as fair and fine an edifice, and as completely equipped, as genius married to money could supply. The only rival this school has in America is the Stout High School in Menominee, Wisconsin, which is also the gift of an individual. No municipality in the world has ever erected and completed so good a school—the taxpayers would not allow it. Into our schoolteaching go the cheese-paring policies of the average villager.

H. H. ROGERS

In truth, George Bernard Shaw avers that we are a nation of villagers.

The big deeds of the world are always done by individuals. One-man power is the only thing that counts. The altruistic millionaire is a necessity of progress—he does magnificent things, which the many will not and can not do. So we find the model town of Fairhaven molded and fashioned by her First Citizen. Everywhere are the marks of his personality, and the tangible signs of his good taste.

The only political office to which Henry H. Rogers ever aspired was that of Street Commissioner of Fairhaven. He filled the office to the satisfaction of his constituents, and drew his stipend of three dollars a day for several years. Good roads was his hobby. Next to this came tree-planting and flowers. His dream was to have the earth transformed into a vast flower-garden and park and given to the people.

His last item of public work was an object-lesson as to what the engineering skill of man can do. He took a great bog or swamp that lay to the north of the village and was used as a village dumping-ground. He drained this tract, filled in with gravel, and then earth, and transformed it into a public park of marvelous beauty.

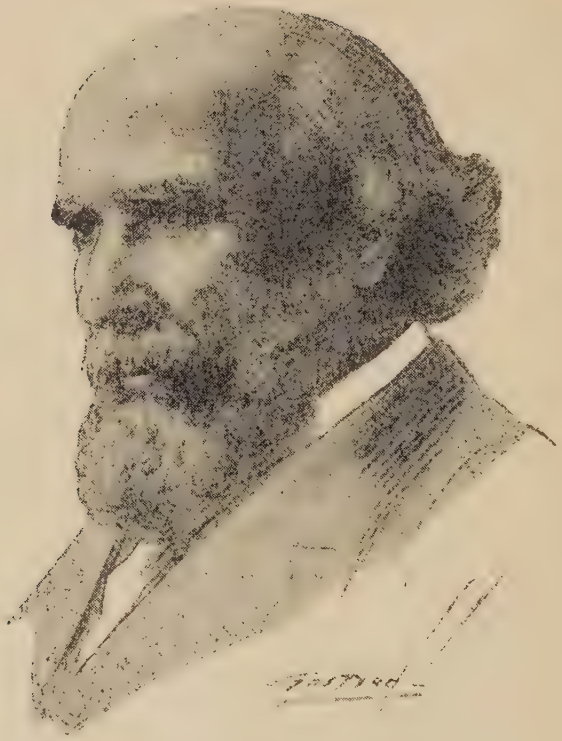
¶ The last great business effort of H. H. Rogers was the building of the Virginian Railroad. This road connects the great coal-fields of West Virginia with tide-water. The route is four hundred forty-three miles

long. "By this line a thousand million dollars' worth of coal is made available to the world," said a great engineer to me. And then he added, "It will take twenty years, however, to prove fully the truth of H. H. Rogers' prophetic vision." This was the herculean task of a man in his thirties—not for one approaching his seventieth milestone.

But Rogers built this road alone. He constructed and equipped it in a style so complete that it has set a pace in railroading. You who know the history of railroads realize that the first thing is to get the line through. Two streaks of rust, a teakettle, and a right of way make a railroad. This allows you to list your bonds. But H. H. Rogers had neither bonds nor stock for sale. What other man ever put forty millions of money and his lifeblood into a railroad? Was the work worth the price? It were vain to ask. The work is done, the man is dead; and that his death was hastened by the work no one can doubt.

Rogers had the invincible heart of youth. He died as he had lived, always and forever in the thick of the fight. He had that American trinity of virtues, pluck, push and perseverance. Courage, endurance, energy, initiative, ambition, industry, good-cheer, sympathy and wonderful executive ability were his attributes.

JAMES J. HILL



JAMES J. HILL

The armed fleets of an enemy approaching our harbors would be no more alarming than the relentless advance of a day when we shall have neither sufficient food nor the means to purchase it for our population. The farmers of the nation must save it in the future, just as they built its greatness in the past.

—*James J. Hill*

JAMES J. HILL

AMES JEROME HILL has one credential, at least, to greatness —he was born in a log house. But let the painful fact be stated at once, without apology, that he could never be President of the United States, because this historic log house was situated in Canada. The exact spot is about three miles from the village of Rockwood, Wellington County, Ontario.

Rockwood is seven miles east of Guelph, forty from Toronto, and a hundred from Buffalo.

Mr. Hill well remembers his first visit to Toronto. He went with his father, with a load of farm produce. It took two days to go and two to return, and for their load they got the princely sum of seven dollars, with which they counted themselves rich.

James Hill, the father of James Jerome Hill, was a North of Ireland man; his wife was Anne Dunbar, good and Scotch. I saw a portrait of Anne Dunbar Hill in Mr. Hill's residence at Saint Paul, and was also shown the daguerreotype from which it was painted. It shows a woman of decided personality, strong in feature, frank, fearless, honest, sane and poised. The dress reveals the columnar neck that goes only with superb bodily vigor—the nose is large, the chin firm,

the mouth strong. She looks like a Spartan, save for the pensive eyes that gaze upon a world from which she has passed, hungry and wistful. The woman certainly had ambition and aspiration which were unsatisfied ☙ ☙

James J. Hill is the son of his mother. His form, features, mental characteristics and ambition are the endowment of mother to son.

It was a tough old farm, then as now. As I tramped across its undulating acres, a week ago, and saw the stone fences and the piles of glacial drift that Jim Hill's hands helped pick up, I thought of the poverty of the situation when no railroad passed that way, and wheat was twenty cents a bushel, and pork one cent a pound—all for lack of a market!

Jim Hill as a boy fought the battle of life with ax, hoe, maul, adz, shovel, pick, mattock, drawshave, rake and pitchfork. Wool was carded and spun and woven by hand. The grist was carried to the mill on horseback, or if the roads were bad, on the farmer's back. All this pioneer experience came to James J. Hill as a necessary part of his education.

Life in Canada West in the Forties was essentially the same as life in Western New York at the same period. The country was a forest, traversed with swamps and sink-holes, on which roads were built by laying down long logs and across these, small logs. This formed the classic corduroy road. When ten years

of age James Hill contracted to build a mile of corduroy road, between his father's farm and the village. For this labor his father promised him a two-year-old colt. The boy built the road all right. It took him six months, but the grades were easy and the curves so-so. The Tom Sawyer plan came in handy, otherwise it is probable there would have been a default on the time-limit. And Jim got the colt. He rode the animal for half a year, back and forth all Winter from the farm to the village, where he attended the famous Rockwood Academy. Then some one to whom the elder Hill was indebted, signified a desire for the colt, and the father turned the horse over to the creditor. When little Jim went out and found that the stall was empty he had a good cry, all by himself.

Three years after this, when his father died, he cried again, and that was the last time he ever wept over any of his own troubles.

JAMES J. HILL

FROM his seventh to his fourteenth year young Jim Hill attended the Rockford Academy. This " Academy " had about thirty boarding boys and a dozen day-scholars. Jim Hill was a " day-scholar," and the pride of the master. The boy was studious, appreciative, grateful. He was n't so awfully clever, but he was true.

The master of the Academy was Professor William Wetherald, stern to view, but very gentle of heart. His wife was of the family of Balls. The Ball family moved from Virginia two generations before, to Western New York, and then when the Revolutionary War was on, slid over to Ontario for political reasons best known to themselves.

There was quite an emigration to Canada about then, including those worthy Mohawk Indians whose descendants, including Longboat the runner and the Princess Viroqua, are now to be found in the neighborhood of Brantford ✂ ✂

And certainly the Indians were wise, for Canada has treated the red brother with a degree of fairness quite unknown on this side of the line. As for the Tories—but what 's the need of arguing!

The Balls trace to the same family that produced Mary Ball, and Mary Ball was the mother of George Washington—so tangled is this web of pedigree! And George Washington, be it known, got his genius from his mother, not from the tribe of Washington.

¶ William Wetherald died at an advanced age—near ninety, I believe—only a short time ago. It is customary for a teacher to prophesy—after the pupil has arrived—and declare, "What did I tell you!" Wetherald looked after young Hill at school with almost a father's affection, and prophesied for him great things—only the "great things" were to be in the realms of science, oratory and literature.

Along about Eighteen Hundred Eighty-eight, when James J. Hill was getting his feet well planted on the earth, he sent for his old teacher to come to Saint Paul. Wetherald spent several weeks there, riding over the Hill roads in a private car, and discussing old times with the owner of the car and the railroad.

Mr. Hill insisted that Wetherald should remain and teach the Hill children, but Fate said otherwise. There is no doubt that Hill's love of books, art, natural history, and his habit of independent thought were largely fixed in his nature through the influence of this fine Friend, teacher of children. The Quaker listens for the "Voice," and then acts without hunting up precedents. In other words, he does the things he wants to do. Mr. Hill's long hair and full beard form a sort of unconscious tribute to Wetherald. In fact, let James J. Hill wear a dusty miller's suit and a wide-brimmed hat and you get the true type of "Hicksite."

James J. Hill is a score of men in one, as every great man is. But when the kindly, philosophic, paternal

and altruistic "Yim Hill" is in the saddle, you will see the significance of this story: Just after Mr. Hill had gotten possession of the Burlington, he made a trip over the road. A rear-end flagman at Galesburg was boasting to some of his mates about how he had gone over the division with the new "boss of the ranch." ❧ ❧

Here a listener puts in a question, thus: "What kind of a lookin' fellow is th' ol' man?" And he of the red lantern and torpedoes scratches his head, and explains, "Well, you see, it 's like this: He looks like Jesus Christ, only he 's heavier set!"

JAMES J. HILL

THE father of James J. Hill was a worthy man, with a good hold on the simple virtues, a weak chin and a cosmos of slaty gray His only claim to immortality lies in the fact that he was the father of his son. Pneumonia took him, as it often does the physically strong, and he passed out before he had reached his prime. "Death is the most joyfullest thing in life," said Thomas Carlyle to Milburn, the blind preacher, "when it transfers responsibility to those big enough to shoulder it, for that 's the only way you can make a man."

I once saw a boy of fourteen on the prairies of Kansas transformed into a man, between the rising of the sun and its setting. His father was crushed beneath a wagon that sluiced and toppled in crossing a gully. The hub caught the poor man square on the chest, and after we got him out he never spoke. Six children and the mother were left, the oldest boy being fourteen. A grave was dug there on the prairie the next day, and this boy of fourteen patted down the earth over his father's grave, with the back of a spade. He then hitched up the horses, rounded up the cattle, and headed the cavalcade for the West. He was a man, and in after-life he proved himself one.

On the death of his father, Jim Hill's schooldays were done. His aptitude in mathematics, his ability to keep accounts, and his general disposition to make himself useful secured him a place in the village store, which

was also the Post-Office. His pay was one dollar a week. This training in the country store proved of great value, just as it did in the case of H. H. Rogers, George Peabody and so many other men of mark.

It is one thing to get a job, and another to hold it. Jim Hill held his job, and his salary was raised before the end of the first year to three dollars a week.

On the strength of this prosperity, the struggle on the old farm with its stumps, boulders and mortgage was given up and the widow moved her little brood to town. The log house on the rambling main street of the village is now pointed out to visitors. Here the mother sewed for neighbors, took in washing, made garden, and with the help of her boy Jim, grew happy and fairly prosperous: more prosperous than the family had ever been. Thus matters went on until Jim was in his eighteenth year, when the wanderlust got hold of the young man. His mother saw it coming and being wise did not apply the brake.

Man is a migrating animal. To sit still and stay in one place is to vegetate.

Jim with twenty dollars in his pocket started for Toronto on foot with a bundle on a stick, followed by the prayers of his mother, the gaping wonder of the children, and the blessing of Professor Wetherald. Toronto was interesting, but too near home to think of as a permanent stopping-place. A leaky little steamer ran over to Fort Niagara every other day. Jim took

passage, reached the foreign shore, walked up to Niagara Falls, and the next day tramped on to Buffalo. This was in the wonderful year of Eighteen Hundred Fifty-six, the year the Republican Party was born at Bloomington, Illinois. It was a time of unrest, of a healthy discontent and goodly prosperity, for things were in motion. The docks at Buffalo were all a-bustle with emigrants going West—forever West.

Jim Hill, aged eighteen, strong, healthy, farmer boy, lumberman, clerk, shipped as roustabout on a schooner bound for Chicago. His pay for the round trip was to be ten dollars and board, the money payable when the boat got back to Buffalo. If he left the ship at Chicago, he was to get no cash.

The boat reached Chicago in ten days. It was a great trip—full of mild adventure and lots of things that would have surprised the folks at Rockford. Jim got a job on the docks as checker-off, or understudy to a freight-clerk. The pay was a dollar a day. He now sent his original twenty dollars back to his mother to prove to her that he was prosperous and money was but a bagatelle and a burden. A month, and he had joined the ever-moving westward tide. He was headed for California, the land of shining nuggets and rainbow hopes. He reached Rock Island, and saw a sign out at a sawmill, "Men Wanted." He knew the business and was given work on sight. In a week his mathematics came in handy and he was handed

a lumber-rule and a blank-book. ¶ Mr. Hill yet recalls his first sight of a Mississippi River steamboat coming into Davenport. The tall smokestacks belching fire, the graceful, swanlike motion, the marvelous beauty of the superstructure, the wonderful letter "D" in gold, or something that looked like gold, swung between the stacks! It was just dusk, and as the boat glided in toward the shore, a big torch was set ablaze, the gangplank was run out to the weird song of the colored deckhands, and miracle and fairyland arrived. For a month whenever a steamboat blew its siren whistle, Jim was on the wharf, open-mouthed, gaping, wondering, admiring. One day he could stand it no longer. He threw up his job and took passage on the sailing palace, "Molly Devine," for Dubuque. Here he changed boats, and boarded a smaller vessel, a stern-wheeler, deck passage for Saint Paul, a point which seemed to the young man somewhere near the North Pole.

He was going to get his fill of steamboat-riding for once at least. It was his intention to remain at Saint Paul a couple of days, see Saint Anthony's Falls and Minnehaha, and then take the same boat back down the river. But something happened that induced him to change his plans.

JAMES J. HILL

THE two days on the steamboat had wearied Jim. The prenatal Scotch idea of industry was upon him, and conscience had begun to squirm. He applied for work as soon as he walked out on the levee. The place was the office of the steamboat company. He stated in an offhand way that he had had experience on the water-front in Chicago, Rock Island and Davenport.

He was hired on the spot as shipping-clerk with the gratuitous remark, " If you have n't sense enough to figure, you are surely strong enough to hustle."

The agents of the steamboat-line were J. W. Bass and Company. Hill got along all right. He was day-clerk or night-clerk, just as the boats came in. And it is wonderful how steamboats on the Mississippi usually arrive at about two o'clock in the morning.

Jim slept on a cot in the office, so as to be on hand when a boat arrived and to help unload. It was the duty of the shipping-clerk to check off the freight as it was brought ashore. Also, it was the law of steamboating that clerks took their meals on board the boat, if they were helping to unload her. Now, as Jim had food and a place to sleep when a Dubuque and Saint Paul steamboat was tied at the levee, all the meals he had to buy were those when no steamboat was in sight

Being essentially Scotch, Jim managed to time his meals so as to last over. And sometimes if a boat was

stuck on a sand-bar he did the MacFadden act for a whole day. It became a sort of joke in the office, and we hear of Mr. Bass, the agent, shouting up to the pilot-house of a steamboat, " Avast there, sir, for five minutes until Jim Hill stows his hold."

A part of Jim's work was to get wood for fuel for the boats. This was quite a business in itself. He once got a big lot of fuel and proudly piled it on the levee, mountain-high, in anticipation of several steamboats. A freshet came one night, the river rose and carried off every stick, so that when the " Mary Ann " arrived there was no fuel. " Wait until Jim Hill eats his breakfast and perhaps he 'll get an armful of wood for us," shouted down the captain in derision. After that, Jim managed to load up a flatboat or two, and always had a little wood in reserve.

The young man was now fairly launched in business. The mystery of manifesting, billing, collecting; the matter of " shorts," " overs," and figuring damages were to him familiar.

The Territory of Minnesota was organized in Eighteen Hundred Forty-nine, and did not become a State until Eighteen Hundred Fifty-eight. In Eighteen Hundred Fifty-seven there was not a single mile of railway in the Territory. But in that year, Congress authorized the Territory to give alternate sections of public lands to any company that would build a railway through them. Through this stimulus, in the latter part of Eighteen

Hundred Fifty-seven, there was organized a company with the ambitious title of "The Minnesota and Pacific Railroad Company." Its line extended from the steamboat-wharf in Saint Paul to the Falls of Saint Anthony. There were ten miles of track, including sidings, one engine, two box cars and a dozen flat cars for logs

The railroad did n't seem to thrive. There was no paying passenger traffic to speak of. Passengers got aboard all right, but on being pressed for fares they felt insulted and jumped off, just as you would now if you got a ride with a farmer and he asked you to pay. Possibly, a rudimentary disinclination to pay fare still remains in most of us, like the hereditary indisposition of the Irish to pay rent.

No one ever thought it possible that a railroad could compete with a steamboat, and it was a long time after this that Commodore Vanderbilt had the temerity to build a railroad along the banks of the Hudson and be called a lunatic.

So there being no passenger traffic, the farmers carrying their grist to mill, and the logs being floated down the river to the mills, the railroad was in a bad way. Something had to be done, so the Minnesota and Pacific was reorganized, and a new road, the Saint Paul and Pacific, bought it out, with all its land grants. The intent of the new road was to strike right up into the woods for ten or twenty miles above Minneapolis and

bring down logs that otherwise would have to be hauled to the river. For a time this road paid, with the sale of the odd-numbered sections of land that went with it

In Eighteen Hundred Sixty-seven, James J. Hill became the Saint Paul agent of this railroad. He had quit his job with J. W. Bass, to become agent for the Northwestern Packet Line; and as the railroad ran right to his door he found it easy to serve both the steamboat company and the railroad.

You will often hear people tell how James J. Hill began his railroad career as a station-agent, but it must be remembered that he was a station-agent, plus. The agents of steamboat-lines in those days were usually merchants or men who were financially responsible. And James J. Hill became the Saint Paul agent of the Saint Paul and Pacific because he was a man of resource, with ability to get business for the railroad.

As the extraordinary part of Mr. Hill's career did not begin until he was forty years of age, our romantic friends who write of him often picture him as a failure up to that time. The fact is, he was making head and gathering gear right along. These twenty-two years, up to the time that Mr. Hill became a railroad-owner, were years of intense activity.

JAMES J. HILL

WHILE yet a clerk for J. W. Bass and Company, Mr. Hill made the acquaintance of Norman Kittson, as picturesque a figure as ever wore a coonskin cap, and evolved from this to all the refinements of Piccadilly, only to discard these and return to the Simple Life.

Kittson had been connected with the Hudson Bay Company. When Hill met him, he was running a fast express to Fort Garry, now Winnipeg, going over the route with ox-carts. In Summer it took one month to go and the same to return. In Winter dog-sleds were used and the trip was made more quickly.

Kittson was the inventor and patentee of the Red River Ox-Cart. It was a vehicle made of wood, save for the linch-pins. The wheels were enormous, some being ten feet in diameter. It was Kittson's theory that if you could make your wheel high enough it would eliminate friction and run of its own momentum. The wheels were made by boring and pinning plank on plank, criss-cross, and then chalking off with a string from the center. Then you sawed out your wheel, and there you were.

The creaking of a train of these ox-carts could be heard five miles. Kittson had the government contract for carrying the mails, and managed, with the help of trading in furs and loading up with merchandise on his own account, to make considerable money.

When Hill was in his twenties he went over the route

with Kittson, and made several trips, also, alone with dog-sleds, for his friend, when there was a rush of freight. On one such occasion he had one companion, a half-breed of uncertain character, but who was taken along as a guide, he being familiar with the route. It was midwinter, the snow was heavy and deep, there were no roads, and much of the way led over frozen lakes and along streams. To face the blizzards of that country, alone, at that time required the courage of the seasoned pioneer.

Hill did n't much like the looks of his companion. And after a week out, when the fellow suggested their heading for Lake Superior and dividing their cargo, Hill became alarmed. The man was persistent and inclined to be quarrelsome. Each man had a knife and a rifle. Hill waited until they reached a high ridge. The snow lay dazzling white as far as the eye could reach. The nearest habitation was fifty miles away. ¶ Under pretense of fixing the harness on his dogs, Jim got about forty feet from his man, quickly cocked his rifle and got a bead on the half-breed before the fellow knew what was up. At the word of command the rogue dropped his rifle and held up his hands. The next order was to right-about-face—march! The order was obeyed. A double-quick was ordered, and the half-breed lit out, quickening his pace as he got out of range. Hill then picked up the other rifle, put whip to his dogs, and by night had gone so far

that he could not be overtaken. When Jim came back that way a few weeks later, he kept his eye peeled for danger, but he never saw his friend again.

When I heard Mr. Hill relate this story he told it as simply as he might relate how he went out to milk the cows. One of the men present asked, "Did n't you feel sorry for the fellow, to turn him adrift on that frozen plain, without food or fuel?" Mr. Hill hesitated, and then slowly answered: "I thought of that, but preferred to send him adrift rather than kill him, or let him kill me. Anyway he had only some fifty miles to travel to strike an Indian village. When he was there we were a hundred and fifty miles apart. You see I am a mathematician. It is a great joy to figure out what a long distance you are from some folks

JAMES J. HILL

IN his business of supplying cord-wood to steamboats, Mr. Hill had a partner, grizzled and gray, by the name of Griggs. Griggs was a typical pioneer: he was always moving on. He bought a little stern-wheel steamboat, and shipped its boiler and engine across to Breckenridge, where he had the joy of running the first steamboat, "The Northwest," on the Red River.

Mr. Hill built the second steamboat on the Red River, "The Swallow," on the order of Kittson, who bought the boat as soon as she had shown her ability to run. All the metal used in its making, which of course included engine and boiler, was sent across from Saint Paul. And if the outfit was gotten out of a wrecked Mississippi stern-wheeler, what boots it!

Then it was that Kittson, having also bought the Griggs steamboat, was given the title of Commodore, a distinction which he carried through life.

By this time several things had happened. One was that Hill had brought up to Saint Paul a steamboat-load of coal. This coal was mined near Peoria, on the Illinois River, floated down to the Mississippi, then carried up to Saint Paul. To bring coal to this Newcastle of wood was regarded as deliberate folly.

By this time the Saint Paul and Pacific had gotten a track laid clear through to Breckenridge, so as to connect with Commodore Kittson's steamboats. When Hill first reached Saint Paul, there was no agriculture

north of that point. The wheat-belt still lingered around Northern Illinois and Southern Wisconsin. The fact that seeds can be acclimated, like men and animals, was still in the ether.

The Red River Valley is a wonderfully rich district. Louis Agassiz first mapped it and wrote a most interesting essay on it. Here was a wonderful prehistoric lake, draining to the south through the Minnesota and Mississippi Rivers, and thence to the Gulf of Mexico. By a volcanic rise of the land on the southern end, centuries ago, the current was turned and ran north, making what we call the Red River, emptying into Lake Winnipeg, which in turn has an outlet into Hudson Bay.

Agassiz came up the Mississippi River on a trip in Eighteen Hundred Sixty-five. The boat he traveled on was one for which James J. Hill was agent. Naturally, it devolved on Hill to show the visitors the sights thereabouts. And among these sights happened to be our friend Kittson, who, full of enthusiasm, offered to pilot the party across to the Red River. They accepted and ascended to Fort Garry. Agassiz, full of scientific enthusiasm, wrote out his theory about the prehistoric lake. And science, now, the world over, calls the Red River Valley, "Lake Agassiz." With Louis Agassiz was his son Alexander, a fine young man with pedagogic bent, headed for his father's place as Curator of the Museum at Harvard.

From Winnipeg the party was supplied an Indian guide, who took them across to Lake Superior. Then it was that Alexander Agassiz saw the wonders of Lake Superior copper and Lake Superior iron. And Harvard lost a professor, but the world gained a multimillionaire. Louis Agassiz had no time to make money, but his son Alexander was not thus handicapped.

The report of Agassiz on the mineral wealth of Lake Superior corroborated Mr. Hill's own opinions of this country, which he had traversed with dog-sleds. Money was scarce, but he, even then, made a small investment in Lake Superior mineral lands, and has been increasing it practically ever since. A recent present to the stockholders of the Great Northern of an iron tract worth many millions of dollars had its germ in that memorable day when James J. Hill met the Agassiz party on the levee in Saint Paul and unconsciously changed their route as planned.

Mr. Hill's experience would seem to prove that life after all is a sequence, and the man who does great work has long been in training for it.

JAMES J. HILL

THERE are two ways for a traveling-man to make money: one is to sell the goods, and the other is to work the expense-account. ¶ There are two ways to make money by managing a railroad: one is through service to the people along the line of the road; the other is through working the bondholders.

It was the eventful year of Eighteen Hundred Seventy-six, before James J. Hill really got up steam. He was then thirty-eight years old. He was agent for the Saint Paul and Pacific, and in this capacity he had seen that the road was being run with the idea of making money by milking the bondholders.

The line had been pushed just as long as the bondholders of Holland would put up the money. To keep things going, interest had been paid to the worthy Dutch out of the money they had supplied. Gradually, the phlegmatic ones grew wise, and the purse-strings of the Netherlanders were drawn tight. For hundreds of years Holland had sought a quick Northwest passage to India. Little did she know she was now warm on the trail. Little, also, did Jim Hill know.

The equipment—engines and cars—was borrowed, so when the receiver was appointed he found only the classic streak of rust and right of way. No doubt both of these would have been hypothecated if it were possible

Mr. Hill knew the Northwest as no other man did,

except, possibly, Norman Kittson. He had traversed the country from Saint Paul to Winnipeg on foot, by ox-carts, on horseback, by dog-sledges. He had seen it in all seasons and under all conditions. He knew the Red River Valley would raise wheat, and he knew that the prosperity of old Louis Agassiz meant the prosperity of the railroad that ran between that rich valley and Saint Anthony's Falls, where the great flouring-mills were situated, the center of the flour zone having been shifted from Rochester, New York, to Minneapolis, Minnesota

To gain possession of the railroad and run it so as to build up the country, and thus prosper as the farmers prospered, was his ambition. He was a farmer by prenatal tendency and by education, a commission man by chance, and a master of transportation by instinct. Every farmer should be interested in good roads, for his problem is quite as much to get his products to market as to raise them. Jim Hill focused on getting farm-products to market. While he was a Canadian by birth, he had now become a citizen of the United States. His old friend, Commodore Kittson, was a Canadian by birth, and never got beyond taking out his first papers. The Winnipeg agent of the Hudson Bay Company was Donald Alexander Smith, a hardy Scotch bur of a man, with many strong and sturdy oatmeal virtues. He had gone with the Hudson Bay Company as a laborer, became a guide, a trader, and

then an agent. Hill and Kittson laid before Smith a plan, very plain, very simple. Buy up the bonds of the Saint Paul and Pacific from the Dutch bondholders, foreclose, and own the railroad!

Now, Donald A. Smith's connection with the Hudson Bay Company gave him a standing in Montreal banking circles, and to be trusted by Montreal is to have the ear of London. Donald A. Smith went down to Montreal and laid the plan before George Stephen, Manager of the Bank of Montreal. If the Bank of Montreal endorsed a financial scheme it was a go. Only one thing seemed to lie in the way—the willingness of the bondholders to sell out at a figure which our four Canadians could pay. Mr. Hill was for going to Holland, and interviewing the bondholders, personally. Stephen, more astute in big finance, said, bring them over here. Hill could not fetch them, Kittson could n't and Donald A. Smith could n't, because there was no dog-sled line to Amsterdam

The Bank of Montreal did the trick, and a committee of Dutchmen arrived to look over their Minnesota holdings with a view of selling out. Mr. Hill took them over the line—a dreary waste of slashings, then a wide expanse of prairie broken now and again by scrub-oak and hazel-groves; deep gullies here and there—swamps, sloughs and ponds, with assets of brant, wild geese, ducks and sand-hill cranes.

The road was in bad shape—the equipment worse.

An inventory of the actual property was taken with the help of the Dutch Committee. The visiting Hollanders made a report to the bondholders, advising sale of the bonds at an average of about forty per cent of their face-value, which is what the inventory showed ☙ Our Canadian friends secured an option which gave them time to turn. Farley, the Receiver, was willing. The road was reorganized as the Saint Paul, Minneapolis and Manitoba Railroad. George Stephen was President, Norman Kittson, First Vice-President, Donald A. Smith, Second Vice-President, and James J. Hill, General Manager. And on Mr. Hill fell the burden of turning a losing property into a prosperous and paying one. From the very day that he became manager he breathed into the business the breath of life ☙ ☙

He sent over to England and bought hundreds of young Hereford bulls, and distributed them along the line of the road among the farmers. " Jim Hill's bulls " are pointed out now over three thousand miles of range, and jokes on how Hill bulled the market are always in order. Clydesdale horses were sent out on low prices and long-time payments.

Farm seeds, implements and lumber were put within the reach of any man who really wanted to get on. And lo! the land prospered. The waste places were made green, and the desert blossomed like the rose.

JAMES J. HILL

THE financial blizzard of the year Eighteen Hundred Seventy-three was, without doubt, an important factor in letting down the bars, so that James J. Hill could come to the front. The River Valley at that time was not shipping a bushel of wheat. The settlers were just taking care of their own wants, and were feeding the Lady of the Snows up North around Winnipeg. We now know that the snows of the Lady of the Snows are mostly mythical. She is supplying her own food, and we are looking toward her with envious eyes.

In the year Nineteen Hundred Nine, the two Dakotas and Minnesota produced more than two hundred million bushels of wheat—worth, say, a dollar a bushel. And when wheat is a dollar a bushel the farmers are buying pianolas.

The " Jim Hill Country " east of the Rockies is producing, easily, more than five hundred million dollars a year in food-products that are sent to the East for market

The first time I saw Mr. Hill was in Eighteen Hundred Eighty. He was surely a dynamo of nervous energy. His full beard was tinged with gray, his hair was worn long, and he looked like a successful ranchman, with an Omar Khayyam bias. That he has n't painted pictures, like Sir William Van Horne, and thus put that worthy to shame, is to me a marvel.

Hill has been an educator of men. He even supplied

Donald A. Smith a few business thrills. "Tomorrow night I intend to entertain the Governor," once said Smith to Hill. "Tomorrow night you will be on the way to Europe to borrow money for me," said Hill. And it was so.

First and foremost, James J. Hill is a farmer. He thinks of himself as following a plow, milking cows, salting steers, shoveling out ear-corn for the pigs. He can lift his voice and call the cattle from a mile away—and does at times. He bought a section of Red River railroad land from himself and put it in his wife's name. The land was swampy, covered with swale, and the settlers had all passed it up as worthless. Mr. Hill cut the swale, tiled the land, and grew a crop that put the farmers to shame. He then started a tile-factory in the vicinity, and sold it to the managers—two young fellows from the East—as soon as they proved that they had the mental phosphorus and the commercial jamake.

The agricultural schools have always interested Mr. Hill. That which brings a practical return and makes men self-supporting and self-reliant is his eternal hobby. Four years in college is to him too much. "You can get what you want in a year, or not at all," he says. He has sent hundreds of farmers' boys to the agricultural colleges for short terms. Imagine what this means to boys who have been born on a farm and have never been off it—to get the stimulus

of travel, lectures, books, and new sights and scenes! In this work, often the boys did not know who their benefactor was. The money was supplied by some man in the near-by town—that was all. These boys, inoculated at Mr. Hill's expense with the education microbe, have often been a civilizing leaven in new communities in the Dakotas, Montana and Washington. In Eighteen Hundred Eighty-eight the Saint Paul, Minneapolis and Manitoba became a part of the Great Northern. ¶ Hill had reached out beyond the wheat country into the arid zone, which was found to be not nearly so arid as we thought. The Black Angus and the White-Faced Herefords followed, and where once were only scattering droves of skinny pintos, now were to be seen shaggy-legged Shire horses, and dappled Percherons

The bicycle had come and also the trolley-car, and Calamity Jake prophesied that horses would soon be valuable only for feeding Frenchmen. But Jacob was wrong. Good horses steadily increased in value. And today, in spite of automobiles and aeroplanes, the prices of horses have aviated. Jim Hill's railroads last year hauled over three hundred thousand horses out of Montana to the Eastern States.

JAMES J. HILL

THE clothes that a man wears, the house that he builds for his family, and the furnishings that he places therein, are all an index of his character. Mr. Hill's mansion on Summit Avenue, Saint Paul, was built to last a thousand years. The bronze girder that supports the staircase is strong enough to hold up a locomotive.

The house is nearly two hundred feet long, but looks proportionate, from the Art-Gallery with its fine pictures and pipe-organ at one end, to its rich leather-finished dining-room at the other. It is of brownstone —the real Fifth Avenue stuff. Fond du Lac stone is cheaper and perhaps just as good, but it has the objectionable light-colored spots.

Nothing but the best will do for Hill. The tallest flagpole that can pass the curves of the mountains between Puget Sound and Saint Paul graces the yard. The kitchen is lined with glazed brick, so that a hose could be turned on the walls; the laundry-room has immense drawers for indoor drying of clothes; no need to open a single window for ventilation, as air from above is forced inside over ice-chambers in Summer and over hot-water pipes in Winter.

Mr. Hill is a rare judge of art, and has the best collection of " Barbizons " in America. Any one can get from his private secretary, J. J. Toomey, a card of admission.

As early as Eighteen Hundred Eighty-one, Mr. Hill had in his modest home on Ninth Street, Saint Paul,

several "Corots." Mr. Hill is fond of good horses, and has a hundred or so of them on his farm of three thousand acres, ten miles north of Saint Paul.

Some years ago, while President of the Great Northern Railway, he drove night and morning in Summertime to and from his farm to his office. He very often walks to his house on Summit Avenue or takes a street-car. He is thoroughly democratic, and may be seen almost any day walking from the Great Northern Railway office engaged in conversation with one or more; and no matter how deeply engrossed or how important the subject in hand, he never fails to greet with a nod or a smile an acquaintance. He knows everybody, and sees everything.

Mr. Hill knows more about farming than any other man I ever met. He raises hogs and cattle, has taken prizes for fat cattle at the Chicago show, and knows more than anybody else today as to the food-supply of the world—yes, and of the coal and timber supply, too. He has formed public opinion on these matters, and others, by his able contributions to various magazines

Seattle has erected a monument to James J. Hill, and Saint Paul and Minneapolis will, I know, erelong be only too glad to do something in the same line, only greater

Just how any man will act under excitement is an unknown quantity. When the Omaha Railway General

Offices in Saint Paul took fire, at the first alarm E. W. Winter, then General Manager, ran for the stairway, emerging on the street. Then he bawled up to his clerk on the second floor excitedly, " Charlie, bring down my hat! " But his clerk, young Fuller, with more presence of mind, was then at the telephone sending in word to the fire-department. Everybody got out safely, even to the top floor, but the building was destroyed.

One night about ten o'clock, the St. P., M. & M. Ry. offices at Saint Paul caught fire. The smoke penetrated the room where Mr. Hill with his Secretary, Will Stephens, was doing some work after all others had departed. They had paid no attention to the alarm of fire, but the smell of smoke started them into action. Young Stephens hurriedly carried valued books and papers to the vault, while Mr. Hill with the strength of a giant grasped a heavy roll-top desk used by A. H. Bode, Comptroller, pushed it to the wall, and threw it bodily out of the second-story window. The desk was shattered to fragments and the hoodlums grabbed on to the contents. No harm was done to the railway office, save discoloring the edges of some documents. The next morning when Bode, all unconscious of fire or accident, came to work, Edward Sawyer, the Treasurer, said jokingly, " Bode, you may consider yourself discharged, for your desk is in the street." ¶ When Conductor McMillan sold his farm in the valley for ten thousand dollars, he asked Mr. Hill what he should do

with the money. " Buy Northern Securities," was the answer. He did so and saw them jump one-third. Frank Moffatt was Mr. Hill's Secretary for some years. Frank now has charge of the Peavey Estate. C. D. Bentley, now a prominent insurance man of Saint Paul, a friend of Frank's, used to visit him in Mr. Hill's private office. Mr. Hill caught him there once and said, " Young man, if I catch you here again I 'll throw you out of the window." Bentley thought he meant it, so he kept away in the future. He told the story once in my presence, when Mr. Hill was also present. Mr. Hill bought red lemonade for the bunch. A porter on his private car was foolish enough to ask him at Chicago once at what hour the train returned. That porter had all day to look for another job, and Mr. Hill's secretary provided another porter at once. Mr. Hill can not overlook incompetency or neglect. Colonel Clough engineered Northern Securities; M. D. Grover, attorney for the Great Northern Railway, said it would not work. Grover was the brightest attorney the road ever had. When the scheme failed, Grover never once said, "I told you so," and Mr. Hill sent him a check for a thousand dollars, over and above his salary.

Colonel Clough was employed at a salary of fifteen thousand dollars, some years before his real work began. He came from the Northern Pacific. Mr. Hill, when asked by a leading official of that road what he thought of the Colonel, replied, " Huh! he 's a good

man to file contracts." ¶ Mr. Hill said of Allan Manvel, then General Manager of his road, " He may make a man some day." Mr. Hill grew faster than any man about him. He distanced them all. S. S. Breed was Treasurer of the old Saint Paul and Pacific Railroad. His signature in a bold, fine hand adorned all the bonds of that road, held mostly by the Dutch. He was made auditor when the St. P., M. & M. Ry. was formed

Breed had reached his point of greatest efficiency, but that did not suffice Mr. Hill, who said to him more than once, for Breed was an old-timer and well liked, " If you can't do the work I 'll have to get some one who can." Mr. Hill, however, neither fired the old man, nor reduced his pay. Breed got work up to his death in the Great Northern Railway office, but at the last he served as a guide for strangers.

Breed was supplanted by Bode as Comptroller, followed by C. H. Warren and then by Farrington—all three Big Boys.

JAMES J. HILL

ABOUT Eighteen Hundred Eighty-nine, Mr. Hill gave an address at a banquet in the Merchants' Hotel, Saint Paul. With a large map of the United States and Canada on the wall, he took a huge pair of dividers or compasses and putting one leg of the dividers on the map at Saint Paul, he swung the other leg out southeast fifteen hundred miles as the crow flies, into the ocean off the Carolina Coast. Then with Saint Paul still as a center he swung the compasses around to the northwest fifteen hundred miles. "All this country," he said, "is within the wheat-belt." The leg of the compasses went beyond Edmonton in Alberta. Last year this new Canadian country produced more than one hundred million bushels of wheat, and this is only the beginning.

Mr. Hill has always maintained that to call cotton king is a misnomer. Cotton never was king. Wheat is king, for food is more important than raiment. Wheat is the natural food of man. The civilization of ancient Greece was built upon the Nile Valley wheat. It is the one complete, perfect, vegetable food. It contains all the elements necessary to the making of the human body. The supply of wheat is the arterial blood that makes this world of ours do something. Without wheat we would languish—go quickly to seed, as China has.

Saint Paul and Minneapolis lie at the head of

navigation on the Mississippi River—a little less than two thousand miles by water from the Gulf and about the same distance from Puget Sound tidewater by rail

These cities are in the middle of the wheat-belt. To this point came Mr. Hill, a green country youth Transportation was his theme, and transportation of wheat has been the foundation of his success. Wheat is of more importance to us than anything else—than gold or cotton or coal or timber or iron.

Mr. Hill carries all these over his railroads. The Great Northern Railway, the Northern Pacific, and the Chicago, Burlington and Quincy—over twenty thousand miles of track—are in the hollow of his hand. ¶ He directs, controls, even to minute details, this great transportation system. His seventy-fifth birthday was celebrated a year ago last September. Still he fails not. He has given up the Presidency of the Great Northern Railway, retaining, however, the title, "Chairman of the Board." But we all know that his hand is felt just the same in every part of the working of these miles of track.

Rareripes rot. But the man who comes into his own late in life has a sense of values and trains on. Mr. Hill does not ask for taffy on a stick. And while he prizes friendship, the hate or praise of those for whose opinions he has little respect are to him as naught. No one need burn the social incense before him in a

warm desire to reach his walletosky. He judges quickly, and his decisions are usually right and just. It is n't time yet to write his biography. Too many men are alive who have been moved, pushed and gently jostled out of the way by him, as he forged to the front. Perspective is required in order to get rid of prejudice. But the work of James J. Hill is dedicated to time; and Clio will eventually write his name high on her roster as a great modern prophet, a creator, a builder. Pericles built a city, but this man made an empire. Smiling farms, thriving schools, busy factories and happy homes sprang into being in the sunlight of prosperity which he made possible, and as yet the wealth of the " Hill Country " is practically untapped.

SO HERE ENDETH "LITTLE JOURNEYS TO THE HOMES OF GREAT BUSINESSMEN," WHICH IS VOLUME ELEVEN OF THE SERIES OF "LITTLE JOURNEYS TO THE HOMES OF THE GREAT," AS WRITTEN BY ELBERT HUBBARD. THE TYPOGRAPHY, BORDERS AND INITIALS WERE DESIGNED BY THE ROYCROFT ARTISTS AT THEIR SHOPS, WHICH ARE IN EAST AURORA, NEW YORK